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# Highway Loss Data Institute
# Insurance Theft Report

## Passenger Cars, Vans, Pickups, and Utility Vehicles

1986 Models During Their First Year
1985 Models During Their First Two Years
1984 Models During Their First Three Years

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## SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1984, 1985, and 1986 model year passenger cars, vans, pickups, and utility vehicles.

### Principal Findings:

**Passenger Cars**

- The theft loss results of different cars varies enormously. Average theft loss payments per insured vehicle year ranged from approximately $1 to more than $200. Among the individual makes and models summarized, the 1984 Mercedes-Benz 500SEL and 1984 Porsche 911 Coupe had the highest average loss payments per insured vehicle year and the 1986 Ford Taurus station wagon had the lowest.
- European designed cars, led by the Volkswagen GTI and Volkswagen Convertible, had the highest frequency of theft claims. The theft of car radios is thought to be a major cause of the high frequency of theft claims for these cars. Small and midsize domestic models had the lowest claim frequencies.
- The 1984 Porsche 911 Coupe had the highest average loss payment per theft claim; it was nearly $9,700.
- Three sporty models manufactured by General Motors – the Chevrolet Monte Carlo, Chevrolet Camaro, and Pontiac Firebird — had huge increases in their theft losses between the 1984 and 1986 model year.
- Sports and specialty models had the highest overall theft losses. In each model year, they accounted for approximately 15 percent of the total exposure but were responsible for nearly 50 percent of the total dollars paid in theft claims.
- The generally consistent pattern of theft results for 1984-86 models indicates that 1987 models of these cars are likely to have similar theft losses.

**Vans, Pickups, Utility Vehicles**

- The 1984 and 1985 Jeep CJ-7 and the 1986 Suzuki Samurai had the highest theft claim frequencies.
- The Chevrolet K1O Blazer had the highest average theft payment per claim for 1984 and 1985 models and the Chevrolet 10 Series pickups had the highest average loss payment per insured vehicle year for all three model years.
- Theft results for large utility vehicles, the Chevrolet and GMC Suburban models, showed large increases between their 1984 and 1986 models. Standard-sized pickup trucks also had substantial increases during these years.
- Small pickup trucks had the lowest claim frequencies and average loss payments per insured vehicle year.

# INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles—especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverage of 1986 models during their first year of availability, 1985 models during their first two years, and 1984 models during their first three years. Results are presented separately for passenger cars and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and that it also will inform the public about differences in the loss experience produced by different kinds of vehicles.

# RESULTS AND DISCUSSION

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1986 models during their first year of availability, 1985 models during their first two years, and 1984 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 1051 for the 1984 Volkswagen Convertible (Table 1) indicates a result that is 10.51 times the average result for all 1984 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

## Passenger Cars

The results for 1986 model year passenger cars are based on 1.8 million insured vehicle years of exposure, those for the 1985 models on over 5.3 million insured vehicle years, and those for the 1984 models on nearly 9.4 million insured vehicle years. Results are not given separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

### 1984-86 Models With the Highest Claim Frequencies

Table 1 summarizes the 1984-86 model year passenger cars with the highest theft claim frequencies. Also included in Table 1 are the average loss payment per claim and average loss payment per insured vehicle year results for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. Table 1 lists all cars that have relative claim frequencies exceeding 500 (at least five times the average for all cars) in at least one of the three model years or exceeding 400 in at least two of the model years. Each relative claim frequency result that exceeds 500 is shown in bold print.

All of the cars listed in Table 1 are European imports except for the U.S. made Volkswagen GTI and Volkswagen Golf. It should be emphasized that this table summarizes the results of the *frequency* of theft claims including claims for stolen components (e.g., radios and hubcaps). With the exception of the two Mercedes-Benz models, the cars listed in Table 1 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (The radios in these models are frequently stolen.) The year-to-year consistency in the results in this table suggests that newer models of these cars are also likely to have worse than average theft claim frequencies.

The Volkswagen GTI and Volkswagen Convertible had by far the highest reported theft claim frequencies averaging as much as 12 times the result for all cars combined in one of the model years. For each model year, however, their average payments per claim were substantially less than the all-car average. Four other Volkswagen models were among the cars with the highest theft claim frequencies as were both models of the Saab 900.

### 1984-86 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1984-86 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. This table includes 11 models with a relative average loss payment per insured vehicle year in excess of 600 in at least one model year or in excess of 500 in at least two model years. The results for individual model years that are more than six times the all-car average are given in bold print in Table 2.

**TABLE 1 Theft Results: 1984-86 Models**
**Passenger Cars With the Highest Claim Frequencies**

| Make & Series | Relative Claim Frequency | | | Relative Average Loss Payment Per Claim | | | Relative Average Loss Payment Per Insured Vehicle Year | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 |
| Volkswagen GTI | * | **936** | **1220** | * | 37 | 40 | * | 345 | 484 |
| Volkswagen Convertible | **1051** | **978** | **1007** | 61 | 61 | 63 | 640 | 597 | 633 |
| Volkswagen Jetta - 4Dr. | **517** | **509** | **703** | 47 | 42 | 40 | 241 | 215 | 282 |
| Volkswagen Jetta - 2Dr. | **643** | 490 | | 38 | 44 | | 246 | 218 | |
| Saab 900 - 2Dr. | **537** | **632** | **630** | 70 | 60 | 72 | 373 | 382 | 454 |
| Saab 900 - 4Dr. | **566** | **595** | **606** | 62 | 54 | 57 | 349 | 322 | 345 |
| Volkswagen Golf - 2Dr. | * | 299 | **575** | * | 35 | 36 | * | 106 | 210 |
| Porsche 944 Coupe | 383 | 439 | **554** | 81 | 76 | 59 | 308 | 335 | 329 |
| Peugeot 505 - 4Dr. | 478 | **550** | | 43 | 42 | | 207 | 232 | |
| Volkswagen Scirocco | **541** | **548** | | 51 | 49 | | 276 | 267 | |
| Mercedes-Benz 190D/E | 457 | **522** | 294 | 114 | 105 | 123 | 523 | 547 | 361 |
| Mercedes-Benz 500SEL | 486 | 495 | * | 206 | 143 | * | 1003 | 707 | * |
| (All Cars: Index=100) | 10.9** | 11.4** | 10.6** | $1,831 | $1,998 | $2,086 | $20.0 | $22.9 | $22.1 |

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Blanks indicate insufficient exposure.

**TABLE 2 Theft Results: 1984-86 Models**
**Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year**

| Make & Series | Relative Claim Frequency | | | Relative Average Loss Payment Per Claim | | | Relative Average Loss Payment Per Insured Vehicle Year | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 |
| Mercedes-Benz 500SEL | 486 | 495 | * | 206 | 143 | * | **1003** | **707** | * |
| Porsche 911 Coupe | 189 | | | 529 | | | **1002** | | |
| Chevrolet Corvette | 158 | 200 | 162 | 439 | 398 | 272 | **693** | **795** | 440 |
| Chevrolet Camaro | 230 | 264 | 307 | 133 | 164 | 250 | 307 | 434 | **768** |
| Mercedes-Benz 380SL Coupe | 315 | 321 | * | 206 | 231 | * | **650** | **741** | * |
| Cadillac Eldorado | 278 | 282 | | 207 | 238 | | 576 | **673** | |
| Volkswagen Convertible | 1051 | 978 | 1007 | 61 | 61 | 63 | **640** | 597 | **633** |
| Chevrolet Monte Carlo | 152 | 157 | 220 | 155 | 206 | 285 | 236 | 323 | **626** |
| Mercedes-Benz 300SD/380SE | 434 | 372 | * | 140 | 154 | * | **609** | 573 | * |
| Pontiac Firebird | 217 | 243 | 281 | 149 | 172 | 216 | 324 | 417 | **607** |
| Mercedes-Benz 190D/E | 457 | 522 | 294 | 114 | 105 | 123 | 523 | 547 | 361 |
| (All Cars: Index=100) | 10.9** | 11.4** | 10.6** | $1,831 | $1,998 | $2,086 | $20.0 | $22.9 | $22.1 |

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Blanks indicate insufficient exposure.

Ten of the eleven models listed in Table 2 are sports and specialty models, and, except for the Volkswagen Convertible, all had above average results for both claim frequency and average loss payment per claim. The 1984 models of the Mercedes-Benz 500SEL and Porsche 911 Coupe had the highest average loss payments per insured vehicle year; both models had results 10 times the all-car result. This amounts to theft payments per year for these cars of $200. Results for more recent model years of the Porsche 911 were not given because of insufficient exposure. The Porsche 911 Coupe also had the highest average loss payment per claim. Its relative index of 529 translates to an average payment per claim of $9,692.

The five domestic models among the cars with the highest average loss payments per insured vehicle year were manufactured by General Motors. The sporty cars — Chevrolet Camaro, Chevrolet Monte Carlo, and Pontiac Firebird — had substantially worsening results over the three model years. Their theft losses increased by an average of 36 percent between the 1984 and 1985 models and an additional 72 percent between the 1985 and 1986 models.

Theft results for the Chevrolet Corvette were significantly lower for the 1986 models. Although still more than four times the all-car average, the relative average loss payment per insured vehicle year for 1986 Corvettes (440) represented a reduction of 45 percent from the 1985 result (795). General Motors equipped Corvettes with a newly designed theft deterrent system, VATS (Vehicle Antitheft System), beginning in the 1986 model year.

### 1984-86 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1984-86 model year passenger cars with the lowest claim frequencies. It includes all cars with relative claim frequencies of 20 or less in at least one of the model years or 30 or less in at least two of the model years. Individual model year results of 20 or less, which is a theft claim frequency less than or equal to one-fifth the average for all cars, are shown in bold print.

All of the cars listed in Table 3, except for the Subaru station wagon, are domestic models and all but two are four-door models or station wagons. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year.

Essentially similar cars produced by the same manufacturer but sold under different names are included in Table 3. For example, the list contains both the Ford Escort and Mercury Lynx station wagons, the Ford Tempo and Mercury Topaz four-door models, and the Dodge Aries and Plymouth Reliant four-door models.

### 1984-86 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1984-86 model year passenger cars with the lowest average theft loss payments per insured vehicle year. It includes all cars with relative results of 10 or less in at least one of the model years or 15 or less in at least two of the model years. The cars with results shown in bold print have average loss payments per insured vehicle year that are one-tenth or less of the all-car averages in at least one of the three model years.

The cars in Table 4 with the lowest average theft loss payments per insured vehicle year, like those in Table 3 with the lowest claim frequencies, are predominately domestic models and all but two of the 13 models are station wagons. Only five of the cars had enough exposure to report 1986 model results.

The 1986 Ford Taurus station wagon had the lowest average loss payment per insured vehicle year; its payments averaged only three percent of the payments for all cars combined, or approximately $0.70 per year.

### Sports & Specialty Cars Primary Theft Targets

In each model year, sports and specialty cars continue to account for an overwhelming share of total theft losses. Although these cars account for only about 15 percent of the total insurance exposure in each model year, they are responsible for approximately one-third of all the theft claims and for nearly 50 percent of the total dollars paid for theft claims. In contrast, stations wagons and passenger vans represent over 10 percent of the exposure in each model year, but less than five percent of the claims and only about three percent of paid theft losses.

### Results for Individual Series

Tables 5, 6, and 7 present detailed theft coverage results for all 1986, 1985, and 1984 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

The results for the Mazda RX-7 for the three model years presented are noteworthy. The relative average loss payments per insured vehicle year for the 1984 and 1985 models are approximately four times the all-car averages. However, the corresponding 1986 model result is slightly less than the all-car result. The 1986 Mazda RX-7 was extensively redesigned; previous HLDI studies have shown that good theft results for the first year of a redesigned car may not be maintained in subsequent years.*

*Comprehensive Coverage Loss Bulletin Vol. 2, No. 2, Dec. 1984.

*(Text continues on page 25.)*

**TABLE 3 Theft Results: 1984-86 Models**
**Passenger Cars With the Lowest Claim Frequencies**

| Make & Series | Relative Claim Frequency | | | Relative Average Loss Payment Per Claim | | | Relative Average Loss Payment Per Insured Vehicle Year | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 |
| Ford Escort - S.W. | 22 | 23 | **15** | 86 | 70 | 34 | 19 | 16 | 5 |
| Mercury Topaz - 4Dr. | **20** | **16** | | 97 | 91 | | 19 | 15 | |
| Mercury Lynx - S.W. | **18** | | | 44 | | | 8 | | |
| Dodge Aries - S.W. | **19** | 22 | | 36 | 16 | | 7 | 4 | |
| Mercury Grand Marquis - S.W. | 25 | **19** | | 84 | 147 | | 21 | 28 | |
| Chevrolet Citation - 4Dr. | **19** | 29 | * | 116 | 47 | * | 21 | 14 | * |
| Ford Tempo - 4Dr. | 26 | **20** | 29 | 69 | 88 | 74 | 18 | 17 | 22 |
| Plymouth Horizon - 4Dr. | 30 | 24 | 23 | 71 | 72 | 90 | 22 | 17 | 21 |
| Plymouth Voyager - P.V. | 24 | 36 | 28 | 71 | 48 | 34 | 17 | 17 | 9 |
| Mercury Topaz - 2Dr. | 27 | 25 | | 103 | 72 | | 27 | 18 | |
| Plymouth Reliant - 4Dr. | 29 | 25 | 28 | 57 | 60 | 91 | 17 | 15 | 25 |
| Ford Escort - 4Dr. | 28 | 26 | 30 | 76 | 81 | 79 | 22 | 21 | 23 |
| Subaru DL/GL - S.W. (4WD) | 33 | 26 | 29 | 43 | 77 | 42 | 14 | 20 | 12 |
| Dodge Aries - 4Dr. | 29 | 32 | 30 | 67 | 62 | 68 | 20 | 20 | 20 |
| (All Cars: Index=100) | 10.9** | 11.4** | 10.6** | $1,831 | $1,998 | $2,086 | $20.0 | $22.9 | $22.1 |

*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.
Blanks indicate insufficient exposure.

**TABLE 4 Theft Results: 1984-86 Models**
**Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year**

| Make & Series | Relative Claim Frequency | | | Relative Average Loss Payment Per Claim | | | Relative Average Loss Payment Per Insured Vehicle Year | | |
|---|---|---|---|---|---|---|---|---|---|
| | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 | 1984 | 1985 | 1986 |
| Ford Taurus - S.W. | * | * | 30 | * | * | 10 | * | * | **3** |
| Dodge Aries - S.W. | 19 | 22 | | 36 | 16 | | **7** | **4** | |
| Ford Escort - S.W. | 22 | 23 | 15 | 86 | 70 | 34 | 19 | 16 | **5** |
| Mercury Lynx - S.W. | 18 | | | 44 | | | **8** | | |
| Plymouth Colt Vista | 23 | | | 33 | | | **8** | | |
| Plymouth Voyager | 24 | 36 | 28 | 71 | 48 | 34 | 17 | 17 | **9** |
| Pontiac Phoenix - 4Dr. | 28 | * | * | 34 | * | * | **9** | * | * |
| Buick Skyhawk - S.W. | 36 | | | 28 | | | **10** | | |
| Mercury Marquis - S.W. | 26 | | | 39 | | | **10** | | |
| Subaru DL/GL - S.W. (4WD) | 33 | 26 | 29 | 43 | 77 | 42 | 14 | 20 | 12 |
| Chevrolet Cavalier - S.W. | 31 | 39 | 30 | 41 | 35 | 43 | 13 | 14 | 13 |
| Ford LTD - S.W. | 32 | 23 | | 43 | 61 | | 14 | 14 | |
| Plymouth Reliant - S.W. | 25 | 35 | | 62 | 43 | | 15 | 15 | |
| (All Cars: Index=100) | 10.9** | 11.4** | 10.6** | $1,831 | $1,998 | $2,086 | $20.0 | $22.9 | $22.1 |

*Comparable model ot produced for this model year.
**Claims per 1,000 insured vehicle years.
Blanks indicate insufficient exposure.

TABLE 5
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| All | All | 1829688 | 100 = 10.6 | 100 = $2,086 | 100 = $22.1 |
| | | SMALL CARS | | | |
| **TWO-DOOR MODELS** | | **252894** | **111** | **55** | **62** |
| Plymouth | Colt | 5401 | 61 | 19 | 12 |
| Mercury | Lynx | 5741 | 43 | 28 | 12 |
| Ford | Escort | 35222 | 48 | 48 | 23 |
| Plymouth | Turismo | 7017 | 58 | 40 | 23 |
| Honda | Civic | 14105 | 78 | 33 | 26 |
| Chrysler | Laser | 5227 | 95 | 32 | 31 |
| Toyota | Tercel | 6763 | 58 | 55 | 32 |
| Chevrolet | Sprint | 7116 | 63 | 58 | 37 |
| Dodge | Colt | 6810 | 70 | 53 | 37 |
| Chevrolet | Chevette | 5345 | 73 | 52 | 38 |
| Nissan | Sentra | 22517 | 88 | 51 | 44 |
| Nissan | Pulsar | 12144 | 159 | 31 | 49 |
| Dodge | Charger | 6983 | 63 | 81 | 51 |
| Toyota | Celica | 20514 | 58 | 107 | 61 |
| Dodge | Daytona | 6811 | 121 | 66 | 81 |
| Nissan | 200SX | 9225 | 70 | 117 | 81 |
| Toyota | Corolla | 7284 | 88 | 105 | 92 |
| Honda | Prelude | 14293 | 104 | 89 | 92 |
| Mazda | 626 | 5201 | 96 | 98 | 95 |
| Volkswagen | Golf | 2915 | 575 | 36 | 210 |
| Saab | 900 | 4033 | 630 | 72 | 454 |
| Volkswagen | GTI | 3308 | 1220 | 40 | 484 |
| **FOUR-DOOR MODELS** | | **223981** | **127** | **54** | **69** |
| Dodge | Colt | 5250 | 53 | 24 | 13 |
| Plymouth | Horizon | 10432 | 23 | 90 | 21 |
| Ford | Escort | 15283 | 30 | 79 | 23 |
| Chevrolet | Nova | 22462 | 47 | 60 | 28 |
| Honda | Civic | 15971 | 85 | 52 | 44 |
| Dodge | Omni | 8841 | 34 | 133 | 45 |
| Chevrolet | Sprint | 5982 | 74 | 61 | 46 |
| Chevrolet | Spectrum | 9228 | 191 | 24 | 46 |
| Mazda | 323 | 8287 | 62 | 74 | 46 |

*(See notes on page 24.)*

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **SMALL CARS (CONT'D)** | | | |
| Nissan | Sentra | 11879 | 75 | 71 | 54 |
| Toyota | Corolla | 23422 | 65 | 85 | 56 |
| Renault | Alliance | 5093 | 92 | 75 | 69 |
| Subaru | DL/GL | 6903 | 49 | 160 | 78 |
| Hyundai | Excel | 9666 | 191 | 47 | 90 |
| Mazda | 626 | 15690 | 100 | 100 | 100 |
| Volkswagen | Golf | 5422 | 333 | 36 | 121 |
| Volkswagen | Jetta | 15560 | 703 | 40 | 282 |
| Saab | 900 | 2625 | 606 | 57 | 345 |
| **STATION WAGONS/PASSENGER VANS** | | **60461** | **49** | **44** | **21** |
| Ford | Escort | 12919 | 15 | 34 | 5 |
| Subaru | DL/GL 4WD | 8641 | 29 | 42 | 12 |
| Nissan | Stanza | 10814 | 54 | 28 | 15 |
| **SPORTS & SPECIALTY** | | **73029** | **188** | **116** | **217** |
| Honda | Civic CRX | 13510 | 169 | 44 | 74 |
| Mazda | RX-7 | 9494 | 95 | 103 | 98 |
| Nissan | 300ZX | 7256 | 134 | 120 | 160 |
| Pontiac | Fiero | 14213 | 144 | 136 | 196 |
| Toyota | MR2 | 6231 | 161 | 135 | 217 |
| Porsche | 944 Coupe | 3509 | 554 | 59 | 329 |
| Chevrolet | Corvette | 5577 | 162 | 272 | 440 |
| Volkswagen | Cabriolet | 1898 | 1007 | 63 | 633 |
| | | **MIDSIZE CARS** | | | |
| **TWO-DOOR MODELS** | | **258358** | **92** | **148** | **137** |
| Ford | Tempo | 9060 | 39 | 39 | 15 |
| Honda | Accord | 11496 | 60 | 53 | 32 |
| Buick | Skyhawk | 8026 | 50 | 81 | 41 |
| Buick | Somerset | 12864 | 60 | 79 | 47 |
| Chevrolet | Cavalier | 30731 | 65 | 79 | 51 |

*(See notes on page 24.)*

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| Oldsmobile | Calais | 15881 | 70 | 79 | 55 |
| Oldsmobile | Cutlass Ciera | 5116 | 106 | 60 | 64 |
| Ford | Thunderbird | 24044 | 53 | 122 | 65 |
| Mercury | Cougar | 20532 | 48 | 155 | 73 |
| Pontiac | Grand Am | 24469 | 90 | 104 | 94 |
| Pontiac | Sunbird | 10486 | 81 | 137 | 111 |
| Oldsmobile | Cutlass | 26221 | 161 | 181 | 292 |
| Pontiac | Grand Prix | 6432 | 144 | 227 | 327 |
| Buick | Regal | 14050 | 182 | 186 | 339 |
| Chevrolet | Monte Carlo | 16023 | 220 | 285 | 626 |
| **FOUR-DOOR MODELS** | | **454894** | **67** | **77** | **52** |
| Ford | Taurus | 13924 | 45 | 30 | 13 |
| Volvo | 240 | 7171 | 112 | 16 | 18 |
| Dodge | Aries | 6246 | 30 | 68 | 20 |
| Ford | LTD | 8486 | 32 | 67 | 21 |
| Chrysler | LeBaron | 6892 | 39 | 54 | 21 |
| Chrysler | LeBaron GTS | 10246 | 42 | 51 | 22 |
| Ford | Tempo | 21199 | 29 | 74 | 22 |
| Chevrolet | Cavalier | 22557 | 40 | 55 | 22 |
| Chrysler | New Yorker | 7987 | 33 | 75 | 25 |
| Plymouth | Reliant | 7160 | 28 | 91 | 25 |
| Chevrolet | Celebrity | 35041 | 49 | 78 | 38 |
| Dodge | Lancer | 6395 | 41 | 111 | 45 |
| Oldsmobile | Calais | 9114 | 55 | 84 | 47 |
| Buick | Century | 33422 | 58 | 80 | 47 |
| Pontiac | Sunbird | 5546 | 70 | 70 | 49 |
| Honda | Accord | 48871 | 67 | 78 | 52 |
| Buick | Skylark | 7685 | 77 | 70 | 53 |
| Mercury | Sable | 6323 | 55 | 108 | 59 |
| Oldsmobile | Cutlass Ciera | 43749 | 91 | 68 | 62 |
| Nissan | Maxima | 20202 | 50 | 132 | 67 |
| Toyota | Camry | 33203 | 71 | 96 | 68 |
| Pontiac | 6000 | 20563 | 158 | 53 | 84 |
| Pontiac | Grand Am | 14468 | 84 | 106 | 89 |
| Oldsmobile | Cutlass | 9034 | 79 | 123 | 98 |
| Toyota | Cressida | 7860 | 77 | 154 | 118 |
| Pontiac | Bonneville | 6344 | 84 | 212 | 177 |
| Audi | 4000 | 2758 | 333 | 63 | 211 |

*(See notes on page 24.)*

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| **STATION WAGONS/PASSENGER VANS** | | **66857** | **36** | **41** | **15** |
| Ford | Taurus | 5724 | 30 | 10 | 3 |
| Chevrolet | Cavalier | 9144 | 30 | 43 | 13 |
| Chevrolet | Celebrity | 10770 | 33 | 52 | 17 |
| Oldsmobile | Cutlass Ciera | 5012 | 45 | 47 | 21 |
| **SPORTS & SPECIALTY** | | **140853** | **197** | **169** | **331** |
| Ford | Mustang | 30633 | 91 | 82 | 74 |
| Volvo | 740/760 | 6500 | 183 | 51 | 93 |
| Audi | 5000 | 7619 | 305 | 54 | 166 |
| Mercedes | 190D/E | 3447 | 294 | 123 | 361 |
| Pontiac | Firebird | 18205 | 281 | 216 | 607 |
| Chevrolet | Camaro | 31056 | 307 | 250 | 768 |
| | | LARGE CARS | | | |
| **TWO-DOOR MODELS** | | **10963** | **70** | **112** | **79** |
| **FOUR-DOOR MODELS** | | **131792** | **82** | **118** | **97** |
| Buick | LeSabre | 8242 | 61 | 70 | 43 |
| Chrysler | New Yorker 5th Ave | 11716 | 55 | 81 | 45 |
| Oldsmobile | Delta 88 | 21914 | 49 | 100 | 49 |
| Buick | Electra | 15563 | 92 | 78 | 72 |
| Ford | Crown Victoria | 9912 | 38 | 190 | 72 |
| Oldsmobile | Ninety-Eight | 15829 | 95 | 136 | 130 |
| Pontiac | Parisienne | 9956 | 102 | 137 | 140 |
| Mercury | Grand Marquis | 13508 | 52 | 284 | 147 |
| Chevrolet | Caprice | 21752 | 155 | 109 | 169 |
| **STATION WAGONS/PASSENGER VANS** | | **100185** | **46** | **52** | **24** |
| Plymouth | Voyager | 23126 | 28 | 34 | 9 |
| Ford | Aerostar | 19755 | 40 | 29 | 12 |
| Dodge | Caravan | 23395 | 37 | 41 | 15 |

*(See notes on page 24.)*

TABLE 5 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS (CONT'D) | | | |
| Chevrolet | Astro Van | 15094 | 36 | 53 | 19 |
| Chevrolet | Caprice | 5189 | 159 | 81 | 129 |
| **SPORTS & SPECIALTY** | | **55421** | **165** | **132** | **218** |
| Lincoln | Town Car | 13494 | 71 | 128 | 90 |
| Mercedes | 300E | 3844 | 236 | 80 | 190 |
| Cadillac | DeVille 4D | 19450 | 192 | 122 | 235 |
| Cadillac | DeVille 2D | 6125 | 208 | 131 | 272 |
| Mercedes | 420/560SEL/300SDL | 3212 | 266 | 116 | 309 |
| Cadillac | Brougham | 5281 | 183 | 215 | 395 |

*(See notes on page 24.)*

TABLE 6
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| All | All | 5351926 | 100 = 11.4 | 100 = $1,998 | 100 = $22.9 |
| | | SMALL CARS | | | |
| TWO-DOOR MODELS | | 713940 | 114 | 65 | 74 |
| Chevrolet | Spectrum | 10960 | 33 | 45 | 15 |
| Mazda | GLC | 12815 | 50 | 37 | 18 |
| Toyota | Tercel | 23128 | 52 | 36 | 19 |
| Chevrolet | Sprint | 13469 | 64 | 30 | 19 |
| Ford | Escort | 42638 | 43 | 55 | 24 |
| Honda | Civic | 35704 | 63 | 38 | 24 |
| Mercury | Lynx | 7124 | 37 | 66 | 24 |
| Renault | Encore | 18607 | 74 | 35 | 26 |
| Subaru | Hatchback | 6220 | 37 | 72 | 26 |
| Plymouth | Turismo | 31054 | 51 | 55 | 28 |
| Plymouth | Colt | 8869 | 66 | 44 | 29 |
| Renault | Alliance | 16185 | 67 | 47 | 31 |
| Dodge | Colt | 10366 | 69 | 47 | 33 |
| Nissan | Sentra | 56065 | 71 | 51 | 36 |
| Chevrolet | Chevette | 23288 | 63 | 57 | 36 |
| Honda | Accord | 43516 | 89 | 49 | 44 |
| Dodge | Charger | 31934 | 68 | 70 | 48 |
| Nissan | Pulsar | 28904 | 134 | 37 | 49 |
| Nissan | 200SX | 27279 | 80 | 73 | 58 |
| Mitsubishi | Mirage | 5951 | 79 | 84 | 66 |
| Dodge | Daytona | 25805 | 102 | 72 | 73 |
| Toyota | Corolla | 26603 | 68 | 117 | 80 |
| Honda | Prelude | 43315 | 91 | 93 | 84 |
| Chrysler | Laser | 28492 | 113 | 79 | 90 |
| Mazda | 626 | 14809 | 87 | 113 | 98 |
| Mitsubishi | Cordia | 5167 | 87 | 118 | 102 |
| Volkswagen | Golf | 14210 | 299 | 35 | 106 |
| Isuzu | Impulse | 7031 | 99 | 131 | 130 |
| Volkswagen | Jetta | 7649 | 490 | 44 | 218 |
| Toyota | Celica | 41780 | 225 | 107 | 242 |
| Volkswagen | Scirocco | 6550 | 548 | 49 | 267 |
| Volkswagen | GTI | 6881 | 936 | 37 | 345 |
| Saab | 900 | 12173 | 632 | 60 | 382 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONT'D) | | | |
| **FOUR-DOOR MODELS** | | **645641** | **97** | **57** | **55** |
| Plymouth | Horizon | 50152 | 24 | 72 | 17 |
| Chevrolet | Chevette | 19539 | 39 | 45 | 17 |
| Chevrolet | Nova | 8713 | 33 | 58 | 19 |
| Ford | Escort | 19422 | 26 | 81 | 21 |
| Dodge | Omni | 40707 | 31 | 69 | 21 |
| Renault | Alliance | 17205 | 55 | 41 | 23 |
| Dodge | Colt | 9551 | 52 | 48 | 25 |
| Toyota | Tercel | 10320 | 40 | 80 | 32 |
| Honda | Civic | 32312 | 87 | 42 | 37 |
| Plymouth | Colt | 7811 | 61 | 61 | 37 |
| Nissan | Sentra | 34586 | 57 | 65 | 37 |
| Subaru | DL/GL | 24225 | 58 | 64 | 37 |
| Toyota | Corolla | 71679 | 52 | 73 | 38 |
| Nissan | Stanza | 27800 | 65 | 63 | 41 |
| Renault | Encore | 6767 | 67 | 64 | 43 |
| Chevrolet | Spectrum | 11694 | 68 | 65 | 44 |
| Mazda | GLC | 18984 | 56 | 87 | 49 |
| Honda | Accord | 119160 | 96 | 65 | 62 |
| Mazda | 626 | 39171 | 80 | 85 | 68 |
| Mitsubishi | Tredia | 6020 | 55 | 129 | 70 |
| Subaru | GL 4WD | 5508 | 63 | 151 | 95 |
| Volkswagen | Golf | 13402 | 347 | 28 | 99 |
| Volkswagen | Jetta | 32406 | 509 | 42 | 215 |
| Saab | 900 | 10060 | 595 | 54 | 322 |
| **STATION WAGONS/PASSENGER VANS** | | **150527** | **50** | **65** | **33** |
| Toyota | Tercel | 9811 | 34 | 38 | 13 |
| Subaru | DL/GL | 20996 | 36 | 40 | 14 |
| Honda | Civic | 16082 | 58 | 27 | 16 |
| Ford | Escort | 14536 | 23 | 70 | 16 |
| Toyota | Tercel 4WD | 12085 | 29 | 69 | 20 |
| Subaru | DL/GL 4WD | 25690 | 26 | 77 | 20 |
| Nissan | Sentra | 16728 | 41 | 59 | 24 |
| Volkswagen | Vanagon | 6220 | 178 | 42 | 74 |
| Toyota | Van | 20727 | 100 | 106 | 106 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONT'D) | | | |
| **SPORTS & SPECIALTY** | | **233078** | **179** | **150** | **269** |
| Honda | Civic CRX | 36650 | 140 | 42 | 59 |
| Ford | EXP | 16260 | 90 | 75 | 68 |
| Nissan | 300ZX 2+2 | 10821 | 122 | 121 | 148 |
| Pontiac | Fiero | 37619 | 109 | 141 | 154 |
| Toyota | MR2 | 11859 | 150 | 109 | 162 |
| Nissan | 300ZX | 31150 | 155 | 140 | 217 |
| Porsche | 944 Coupe | 8231 | 439 | 76 | 335 |
| Mazda | RX-7 | 38719 | 170 | 223 | 379 |
| Volkswagen | Cabriolet | 5867 | 978 | 61 | 597 |
| Mercedes | 380SL Coupe | 4957 | 321 | 231 | 741 |
| Chevrolet | Corvette | 20421 | 200 | 398 | 795 |
| | | MIDSIZE CARS | | | |
| **TWO-DOOR MODELS** | | **731780** | **84** | **132** | **111** |
| Mercury | Topaz | 7337 | 25 | 72 | 18 |
| Ford | Tempo | 33372 | 23 | 88 | 20 |
| Dodge | Aries | 10843 | 39 | 59 | 23 |
| Plymouth | Reliant | 12946 | 45 | 58 | 26 |
| Chevrolet | Celebrity | 15193 | 61 | 50 | 30 |
| Dodge | 600 | 6473 | 94 | 33 | 31 |
| Pontiac | Sunbird | 23285 | 61 | 53 | 32 |
| Chevrolet | Cavalier | 65116 | 79 | 42 | 33 |
| Chrysler | LeBaron | 14283 | 60 | 65 | 39 |
| Buick | Skyhawk | 24630 | 57 | 77 | 44 |
| Oldsmobile | Calais | 54391 | 63 | 78 | 50 |
| Oldsmobile | Cutlass Ciera | 17907 | 88 | 59 | 51 |
| Mercury | Cougar | 54950 | 52 | 102 | 53 |
| Ford | Thunderbird | 67848 | 55 | 111 | 61 |
| Buick | Century | 6022 | 98 | 64 | 62 |
| Pontiac | Grand Am | 41158 | 70 | 100 | 71 |
| Buick | Somerset | 43620 | 55 | 208 | 115 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| Oldsmobile | Cutlass | 85655 | 132 | 171 | 227 |
| Pontiac | Grand Prix | 27309 | 136 | 172 | 234 |
| Buick | Regal | 55814 | 139 | 171 | 237 |
| Chevrolet | Monte Carlo | 52687 | 157 | 206 | 323 |
| **FOUR-DOOR MODELS** | | **1168939** | **64** | **70** | **45** |
| Plymouth | Caravelle | 17438 | 30 | 36 | 11 |
| Chevrolet | Citation | 14204 | 29 | 47 | 14 |
| Mercury | Topaz | 26164 | 16 | 91 | 15 |
| Plymouth | Reliant | 29231 | 25 | 60 | 15 |
| Mercury | Marquis | 41790 | 39 | 42 | 16 |
| Ford | Tempo | 99965 | 20 | 88 | 17 |
| Dodge | 600 | 14240 | 67 | 30 | 20 |
| Dodge | Aries | 26118 | 32 | 62 | 20 |
| Ford | LTD | 56749 | 31 | 66 | 20 |
| Buick | Skylark | 35864 | 35 | 62 | 22 |
| Buick | Skyhawk | 9833 | 60 | 37 | 22 |
| Chevrolet | Cavalier | 73529 | 59 | 43 | 25 |
| Chrysler | LeBaron | 23581 | 40 | 71 | 28 |
| Chevrolet | Celebrity | 90132 | 49 | 59 | 29 |
| Oldsmobile | Firenza | 12386 | 42 | 70 | 30 |
| Chrysler | LeBaron GTS | 28367 | 55 | 63 | 34 |
| Volvo | 240 | 19666 | 85 | 43 | 36 |
| Pontiac | Sunbird | 18120 | 59 | 62 | 37 |
| Nissan | Maxima | 44925 | 46 | 91 | 42 |
| Buick | Century | 93225 | 75 | 56 | 42 |
| Oldsmobile | Cutlass Ciera | 107275 | 85 | 54 | 46 |
| Dodge | Lancer | 20255 | 49 | 95 | 46 |
| Mitsubishi | Galant | 5568 | 100 | 67 | 67 |
| Chrysler | New Yorker | 31296 | 67 | 100 | 68 |
| Oldsmobile | Cutlass | 29101 | 80 | 89 | 71 |
| Toyota | Camry | 72236 | 76 | 95 | 72 |
| Cadillac | Cimarron | 9598 | 53 | 156 | 83 |
| Pontiac | Bonneville | 21917 | 80 | 109 | 88 |
| Pontiac | 6000 | 51904 | 135 | 78 | 105 |
| Audi | 4000 | 8223 | 316 | 49 | 154 |
| Volkswagen | Quantum | 4626 | 265 | 76 | 202 |
| Toyota | Cressida | 22402 | 90 | 235 | 211 |
| Peugeot | 505 | 7776 | 550 | 42 | 232 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| **STATION WAGONS/PASSENGER VANS** | | **205431** | **39** | **48** | **19** |
| Dodge | Aries | 12256 | 22 | 16 | 4 |
| Dodge | Colt Vista | 5811 | 25 | 44 | 11 |
| Chevrolet | Cavalier | 31005 | 39 | 35 | 14 |
| Ford | LTD | 15688 | 23 | 61 | 14 |
| Plymouth | Reliant | 12849 | 35 | 43 | 15 |
| Buick | Century | 13146 | 47 | 39 | 18 |
| Oldsmobile | Cutlass Ciera | 17657 | 51 | 37 | 19 |
| Chevrolet | Celebrity | 36597 | 37 | 53 | 20 |
| Volvo | 240 | 13024 | 54 | 39 | 21 |
| Pontiac | 6000 | 7223 | 49 | 48 | 24 |
| Nissan | Maxima | 8876 | 26 | 93 | 24 |
| American | Eagle | 5389 | 43 | 100 | 43 |
| **SPORTS & SPECIALTY** | | **367591** | **217** | **124** | **270** |
| Chrysler | LeBaron Conv. | 8014 | 79 | 61 | 48 |
| Mercury | Capri | 7745 | 112 | 50 | 57 |
| Lincoln | Continental | 9276 | 49 | 126 | 62 |
| Dodge | 600 Conv. | 6234 | 73 | 132 | 96 |
| Volvo | 740/760 | 20179 | 166 | 65 | 107 |
| Ford | Mustang | 71326 | 112 | 96 | 108 |
| Lincoln | Mark VII | 6573 | 58 | 278 | 162 |
| Ford | Mustang Conv. | 7394 | 169 | 98 | 167 |
| Audi | 5000 | 24136 | 271 | 62 | 168 |
| BMW | 318i/325e 4D | 10399 | 295 | 75 | 222 |
| BMW | 500 series | 8468 | 331 | 76 | 251 |
| BMW | 318i/325e 2D | 17742 | 373 | 75 | 279 |
| Toyota | Celica Supra | 14757 | 206 | 193 | 397 |
| Pontiac | Firebird | 44682 | 243 | 172 | 417 |
| Chevrolet | Camaro | 81584 | 264 | 164 | 434 |
| Mercedes | 190D/E | 14402 | 522 | 105 | 547 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS | | | |
| **TWO-DOOR MODELS** | | **74190** | **100** | **116** | **116** |
| Oldsmobile | Ninety-Eight | 8790 | 104 | 33 | 35 |
| Chevrolet | Caprice | 8148 | 89 | 90 | 81 |
| Mercury | Grand Marquis | 5685 | 50 | 257 | 128 |
| Buick | LeSabre | 15334 | 114 | 113 | 129 |
| Ford | Crown Victoria | 7468 | 51 | 275 | 139 |
| Oldsmobile | Delta 88 | 25694 | 122 | 118 | 144 |
| **FOUR-DOOR MODELS** | | **564334** | **80** | **101** | **81** |
| Plymouth | Gran Fury | 6101 | 67 | 32 | 22 |
| Dodge | Diplomat | 12479 | 65 | 51 | 33 |
| Ford | Crown Victoria | 57927 | 40 | 94 | 38 |
| Chevrolet | Impala | 11503 | 54 | 100 | 54 |
| Chrysler | New Yorker 5th Ave | 56743 | 79 | 80 | 63 |
| Pontiac | Parisienne | 27062 | 98 | 76 | 74 |
| Buick | Electra | 62363 | 85 | 90 | 77 |
| Oldsmobile | Ninety-Eight | 78181 | 106 | 78 | 82 |
| Oldsmobile | Delta 88 | 76759 | 87 | 98 | 85 |
| Chevrolet | Caprice | 57806 | 78 | 122 | 96 |
| Buick | LeSabre | 53601 | 92 | 107 | 99 |
| Mercury | Grand Marquis | 63806 | 61 | 219 | 134 |
| **STATION WAGONS/PASSENGER VANS** | | **202717** | **45** | **67** | **30** |
| Plymouth | Voyager | 60827 | 36 | 48 | 17 |
| Dodge | Caravan | 61955 | 32 | 62 | 20 |
| Ford | Crown Victoria | 11327 | 45 | 58 | 26 |
| Mercury | Grand Marquis | 5496 | 19 | 147 | 28 |
| Chevrolet | Astro Van | 14800 | 29 | 139 | 41 |
| Chevrolet | Caprice | 20926 | 68 | 71 | 48 |
| Pontiac | Parisienne | 7317 | 73 | 84 | 62 |
| Oldsmobile | Custom Cruiser | 9345 | 91 | 72 | 66 |

*(See notes on page 24.)*

TABLE 6 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS (CONT'D) | | | |
| **SPORTS & SPECIALTY** | | **293759** | **192** | **149** | **287** |
| Lincoln | Town Car | 40468 | 63 | 93 | 59 |
| Cadillac | DeVille 4D | 75639 | 177 | 84 | 148 |
| Jaguar | XJ6 | 7409 | 134 | 114 | 152 |
| Cadillac | DeVille 2D | 24481 | 174 | 128 | 223 |
| Oldsmobile | Toronado | 17745 | 168 | 137 | 231 |
| Mercedes | 300D | 10430 | 281 | 99 | 280 |
| Cadillac | Brougham 4D | 19803 | 217 | 151 | 326 |
| Buick | Riviera | 26671 | 224 | 176 | 394 |
| Cadillac | Seville | 15842 | 217 | 225 | 488 |
| Mercedes | 300SD/380SE | 8800 | 372 | 154 | 573 |
| Cadillac | Eldorado | 33226 | 282 | 238 | 673 |
| Mercedes | 500SEL | 3069 | 495 | 143 | 707 |

*(See notes on page 24.)*

TABLE 7
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| All | All | 9382266 | 100 = 10.9 | 100 = $1,831 | 100 = $20.0 |
| | | SMALL CARS | | | |
| TWO-DOOR MODELS | | 1380313 | 103 | 71 | 74 |
| Subaru | Hatchback | 14131 | 30 | 41 | 12 |
| Pontiac | 1000 | 16977 | 33 | 56 | 18 |
| Toyota | Tercel | 37928 | 43 | 47 | 20 |
| Subaru | Hardtop | 17699 | 32 | 72 | 23 |
| Ford | Escort | 159778 | 37 | 66 | 24 |
| Plymouth | Turismo | 47912 | 38 | 66 | 25 |
| Mazda | GLC | 18475 | 64 | 40 | 26 |
| Honda | Civic | 58535 | 60 | 45 | 27 |
| Mercury | Lynx | 28512 | 42 | 69 | 29 |
| Chevrolet | Chevette | 94686 | 59 | 52 | 30 |
| Nissan | Sentra | 95795 | 68 | 46 | 31 |
| Renault | Encore | 44698 | 66 | 53 | 35 |
| Dodge | Colt | 22465 | 57 | 64 | 36 |
| Renault | Alliance | 43749 | 68 | 57 | 39 |
| Plymouth | Colt | 17169 | 57 | 83 | 48 |
| Dodge | Charger | 49351 | 54 | 89 | 48 |
| Nissan | Pulsar | 35923 | 111 | 46 | 52 |
| Honda | Accord | 75992 | 78 | 67 | 52 |
| Toyota | Corolla | 38461 | 52 | 116 | 60 |
| Datsun | 200SX | 56366 | 108 | 66 | 71 |
| Mitsubishi | Cordia | 12574 | 112 | 68 | 76 |
| Mazda | 626 | 19065 | 110 | 76 | 84 |
| Chrysler | Laser | 55162 | 91 | 95 | 86 |
| Isuzu | Impulse | 17648 | 71 | 123 | 87 |
| Honda | Prelude | 57507 | 100 | 88 | 88 |
| Renault | Fuego | 5740 | 168 | 62 | 104 |
| Dodge | Daytona | 43502 | 101 | 109 | 110 |
| Toyota | Celica | 90883 | 219 | 103 | 225 |
| Mitsubishi | Starion | 5102 | 131 | 176 | 230 |
| Volkswagen | Jetta | 5750 | 643 | 38 | 246 |
| Volkswagen | Rabbit | 44880 | 468 | 55 | 259 |
| Volkswagen | Scirocco | 15641 | 541 | 51 | 276 |
| Saab | 900 | 16043 | 537 | 70 | 373 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | SMALL CARS (CONT'D) | | | |
| **FOUR-DOOR MODELS** | | **1081115** | **78** | **61** | **47** |
| Plymouth | Colt | 8021 | 49 | 34 | 17 |
| Dodge | Omni | 60383 | 30 | 62 | 18 |
| Dodge | Colt | 10227 | 35 | 56 | 19 |
| Plymouth | Horizon | 72990 | 30 | 71 | 22 |
| Ford | Escort | 78927 | 28 | 76 | 22 |
| Mercury | Lynx | 14303 | 31 | 75 | 23 |
| Chevrolet | Chevette | 86734 | 51 | 47 | 24 |
| Toyota | Tercel | 21896 | 40 | 67 | 27 |
| Pontiac | 1000 | 12716 | 22 | 123 | 27 |
| Subaru | DL/GL | 31797 | 40 | 72 | 29 |
| Honda | Civic | 35942 | 72 | 41 | 30 |
| Renault | Encore | 20251 | 58 | 53 | 31 |
| Nissan | Stanza | 44082 | 78 | 48 | 37 |
| Nissan | Sentra | 48060 | 53 | 75 | 40 |
| Mazda | GLC | 25506 | 66 | 64 | 42 |
| Toyota | Corolla | 120301 | 54 | 80 | 43 |
| Mitsubishi | Tredia | 11733 | 67 | 69 | 46 |
| Renault | Alliance | 46950 | 60 | 78 | 47 |
| Honda | Accord | 192402 | 84 | 65 | 55 |
| Mazda | 626 | 55097 | 81 | 80 | 65 |
| Volkswagen | Rabbit | 30326 | 160 | 41 | 66 |
| Volkswagen | Jetta | 29931 | 517 | 47 | 241 |
| Saab | 900 | 13929 | 566 | 62 | 349 |
| **STATION WAGONS/PASSENGER VANS** | | **324596** | **42** | **64** | **27** |
| Mercury | Lynx | 11651 | 18 | 44 | 8 |
| Subaru | DL/GL 4WD | 40724 | 33 | 43 | 14 |
| Subaru | DL/GL | 30892 | 26 | 60 | 16 |
| Honda | Civic | 25563 | 54 | 32 | 17 |
| Toyota | Tercel | 21086 | 28 | 66 | 19 |
| Ford | Escort | 72569 | 22 | 86 | 19 |
| Nissan | Sentra | 38787 | 35 | 72 | 25 |
| Toyota | Tercel 4WD | 30673 | 32 | 87 | 28 |
| Volkswagen | Vanagon | 14900 | 173 | 29 | 51 |
| Toyota | Van | 35389 | 83 | 98 | 81 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **SMALL CARS (CONT'D)** | | | |
| **SPORTS & SPECIALTY** | | **389585** | **181** | **163** | **295** |
| Honda | Civic CRX | 44767 | 125 | 43 | 54 |
| Ford | EXP | 20866 | 61 | 113 | 68 |
| Pontiac | Fiero | 119607 | 109 | 140 | 152 |
| Nissan | 300ZX 2+2 | 20694 | 139 | 133 | 186 |
| Audi | 4000 Quattro | 3401 | 486 | 46 | 222 |
| Porsche | 944 Coupe | 15192 | 383 | 81 | 308 |
| Nissan | 300ZX | 49190 | 208 | 156 | 325 |
| Mazda | RX-7 | 41400 | 194 | 223 | 433 |
| Volkswagen | Rabbit Conv. | 10598 | 1051 | 61 | 640 |
| Mercedes | 380SL Coupe | 6101 | 315 | 206 | 650 |
| Chevrolet | Corvette | 47649 | 158 | 439 | 693 |
| Porsche | 911 Coupe | 4269 | 189 | 529 | 1002 |
| | | **MIDSIZE CARS** | | | |
| **TWO-DOOR MODELS** | | **1408682** | **86** | **121** | **104** |
| Plymouth | Reliant | 17422 | 29 | 52 | 15 |
| Oldsmobile | Firenza | 14615 | 26 | 69 | 18 |
| Oldsmobile | Omega | 8901 | 48 | 39 | 19 |
| Mercury | Topaz | 23765 | 27 | 103 | 27 |
| Chrysler | LeBaron | 24601 | 54 | 51 | 28 |
| Ford | Tempo | 89460 | 31 | 94 | 29 |
| Chevrolet | Cavalier | 130479 | 59 | 50 | 30 |
| Dodge | 600 | 11803 | 75 | 44 | 33 |
| Oldsmobile | Cutlass Ciera | 32762 | 75 | 44 | 33 |
| Buick | Skyhawk | 78438 | 54 | 62 | 34 |
| Buick | Skylark | 18431 | 46 | 75 | 35 |
| Chevrolet | Celebrity | 26030 | 60 | 61 | 36 |
| Dodge | Aries | 14013 | 33 | 110 | 37 |
| Pontiac | Sunbird | 62256 | 58 | 65 | 38 |
| Chevrolet | Citation | 9905 | 30 | 147 | 45 |
| Pontiac | 6000 | 7378 | 112 | 42 | 47 |
| Buick | Century | 13141 | 82 | 67 | 55 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| Mercury | Cougar | 107004 | 51 | 109 | 56 |
| Ford | Thunderbird | 138606 | 51 | 111 | 57 |
| Pontiac | Phoenix | 5625 | 59 | 104 | 62 |
| Volvo | 240 | 5169 | 147 | 61 | 89 |
| Pontiac | Grand Prix | 69880 | 141 | 132 | 186 |
| Buick | Regal | 145800 | 140 | 136 | 191 |
| Oldsmobile | Cutlass | 228545 | 123 | 160 | 196 |
| Chevrolet | Monte Carlo | 120436 | 152 | 155 | 236 |
| Audi | GT Coupe | 2915 | 372 | 77 | 286 |
| **FOUR-DOOR MODELS** | | **2090937** | **64** | **69** | **44** |
| Pontiac | Phoenix | 5079 | 28 | 34 | 9 |
| Oldsmobile | Omega | 28358 | 36 | 40 | 14 |
| Plymouth | Reliant | 61356 | 29 | 57 | 17 |
| Ford | LTD | 94110 | 40 | 42 | 17 |
| Chrysler | E Class | 26506 | 44 | 40 | 18 |
| Ford | Tempo | 216895 | 26 | 69 | 18 |
| Mercury | Topaz | 62177 | 20 | 97 | 19 |
| Dodge | Aries | 47240 | 29 | 67 | 20 |
| Mercury | Marquis | 74171 | 46 | 44 | 20 |
| Buick | Skylark | 67134 | 33 | 64 | 21 |
| Chevrolet | Citation | 33557 | 19 | 116 | 21 |
| Chevrolet | Cavalier | 155252 | 42 | 60 | 25 |
| Pontiac | Sunbird | 51284 | 47 | 54 | 26 |
| Dodge | 600 | 29353 | 52 | 50 | 26 |
| Oldsmobile | Firenza | 35357 | 38 | 69 | 26 |
| Chrysler | LeBaron | 42393 | 60 | 49 | 29 |
| Chevrolet | Celebrity | 128909 | 57 | 52 | 30 |
| Buick | Skyhawk | 35058 | 59 | 59 | 35 |
| Volvo | 240 | 55768 | 81 | 47 | 39 |
| Buick | Century | 134931 | 78 | 53 | 42 |
| Oldsmobile | Cutlass Ciera | 153407 | 79 | 55 | 43 |
| Pontiac | Bonneville | 61999 | 62 | 85 | 53 |
| Oldsmobile | Cutlass | 80019 | 73 | 92 | 67 |
| Chrysler | New Yorker | 56011 | 92 | 76 | 70 |
| Toyota | Camry | 92168 | 76 | 102 | 77 |
| Cadillac | Cimarron | 18505 | 53 | 151 | 79 |
| Buick | Regal | 43278 | 82 | 98 | 81 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | MIDSIZE CARS (CONT'D) | | | |
| Pontiac | 6000 | 69437 | 128 | 69 | 88 |
| Nissan | Maxima | 67623 | 66 | 145 | 95 |
| Audi | 4000 | 14625 | 349 | 48 | 169 |
| Peugeot | 505 | 12749 | 478 | 43 | 207 |
| Toyota | Cressida | 32198 | 271 | 98 | 264 |
| **STATION WAGONS/PASSENGER VANS** | | **448540** | **45** | **54** | **25** |
| Dodge | Aries | 24467 | 19 | 36 | 7 |
| Plymouth | Colt Vista | 6634 | 23 | 33 | 8 |
| Buick | Skyhawk | 11245 | 36 | 28 | 10 |
| Mercury | Marquis | 10349 | 26 | 39 | 10 |
| Oldsmobile | Cutlass Ciera | 28491 | 46 | 24 | 11 |
| Buick | Century | 20386 | 45 | 26 | 12 |
| Chevrolet | Cavalier | 91382 | 31 | 41 | 13 |
| Pontiac | Sunbird | 12524 | 23 | 57 | 13 |
| Oldsmobile | Firenza | 15156 | 31 | 43 | 13 |
| Ford | LTD | 36157 | 32 | 43 | 14 |
| Plymouth | Reliant | 28218 | 25 | 62 | 15 |
| Chevrolet | Celebrity | 56545 | 37 | 46 | 17 |
| Volvo | 240 | 30587 | 47 | 47 | 22 |
| Dodge | Colt Vista | 8128 | 44 | 61 | 27 |
| Nissan | Maxima | 11325 | 65 | 43 | 28 |
| Chrysler | LeBaron | 10123 | 43 | 78 | 34 |
| Pontiac | 6000 | 13852 | 87 | 45 | 39 |
| American | Eagle | 15188 | 39 | 149 | 58 |
| Volkswagen | Quantum | 13785 | 272 | 78 | 211 |
| **SPORTS & SPECIALTY** | | **685347** | **230** | **115** | **266** |
| Dodge | 600 Conv. | 9578 | 80 | 60 | 48 |
| Chrysler | LeBaron Conv. | 13915 | 88 | 79 | 70 |
| Mercury | Capri | 13493 | 104 | 82 | 85 |
| Ford | Mustang | 93039 | 125 | 82 | 102 |
| Lincoln | Continental | 18262 | 51 | 209 | 107 |
| Ford | Mustang Conv. | 13156 | 146 | 86 | 126 |
| Audi | 5000 SW | 3413 | 270 | 53 | 144 |
| Volvo | 740/760 | 10843 | 173 | 93 | 160 |
| Audi | 5000 | 46309 | 291 | 66 | 191 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | **MIDSIZE CARS (CONT'D)** | | | |
| Lincoln | Mark VII | 20457 | 81 | 282 | 228 |
| Chevrolet | Camaro | 208054 | 230 | 133 | 307 |
| Pontiac | Firebird | 104901 | 217 | 149 | 324 |
| BMW | 318i/325e | 60633 | 449 | 81 | 363 |
| BMW | 528e/533i | 12108 | 394 | 94 | 372 |
| Mercedes | 190D/E | 18078 | 457 | 114 | 523 |
| Toyota | Celica Supra | 27043 | 331 | 165 | 546 |
| | | **LARGE CARS** | | | |
| **TWO-DOOR MODELS** | | **149198** | **106** | **108** | **114** |
| Ford | Crown Victoria | 11535 | 63 | 95 | 60 |
| Mercury | Grand Marquis | 12722 | 60 | 154 | 93 |
| Chevrolet | Caprice | 17734 | 94 | 100 | 95 |
| Oldsmobile | Ninety-Eight | 7904 | 113 | 92 | 103 |
| Buick | LeSabre | 31114 | 115 | 105 | 120 |
| Oldsmobile | Delta 88 | 64398 | 117 | 106 | 124 |
| **FOUR-DOOR MODELS** | | **772502** | **94** | **93** | **88** |
| Dodge | Diplomat | 9615 | 67 | 28 | 18 |
| Plymouth | Gran Fury | 5650 | 70 | 48 | 34 |
| Ford | Crown Victoria | 81609 | 56 | 71 | 40 |
| Chevrolet | Impala | 21271 | 49 | 105 | 52 |
| Pontiac | Parisienne | 36282 | 78 | 70 | 54 |
| Mercury | Grand Marquis | 96409 | 52 | 127 | 67 |
| Chrysler | New Yorker 5th Ave | 68363 | 136 | 52 | 71 |
| Oldsmobile | Delta 88 | 156781 | 93 | 89 | 83 |
| Chevrolet | Caprice | 107314 | 97 | 99 | 96 |
| Buick | LeSabre | 101524 | 100 | 99 | 99 |
| Oldsmobile | Ninety-Eight | 52163 | 158 | 106 | 167 |
| Buick | Electra | 35506 | 133 | 153 | 203 |

*(See notes on page 24.)*

TABLE 7 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - PASSENGER CARS

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | LARGE CARS (CONT'D) | | | |
| **STATION WAGONS/PASSENGER VANS** | | **241266** | **51** | **76** | **39** |
| Plymouth | Voyager | 52568 | 24 | 71 | 17 |
| Dodge | Caravan | 55843 | 28 | 64 | 18 |
| Mercury | Grand Marquis | 12054 | 25 | 84 | 21 |
| Ford | Crown Victoria | 19263 | 37 | 57 | 21 |
| Pontiac | Parisienne | 12483 | 70 | 62 | 43 |
| Chevrolet | Caprice | 47636 | 78 | 74 | 57 |
| Oldsmobile | Custom Cruiser | 26021 | 69 | 92 | 64 |
| Peugeot | 505 | 3782 | 248 | 35 | 88 |
| Buick | Electra | 11616 | 97 | 137 | 133 |
| **SPORTS & SPECIALTY** | | **410186** | **221** | **153** | **338** |
| Lincoln | Town Car | 58551 | 106 | 65 | 69 |
| Cadillac | DeVille 4D | 52505 | 201 | 113 | 228 |
| Oldsmobile | Toronado | 36812 | 185 | 136 | 252 |
| Jaguar | XJ6 | 8558 | 121 | 211 | 256 |
| Cadillac | DeVille 2D | 44607 | 234 | 134 | 313 |
| Cadillac | Brougham 4D | 27295 | 239 | 134 | 321 |
| Buick | Riviera | 46036 | 229 | 173 | 397 |
| Mercedes | 300D | 16414 | 330 | 131 | 432 |
| Cadillac | Seville | 28085 | 219 | 208 | 455 |
| Cadillac | Brougham 2D | 4058 | 317 | 156 | 495 |
| BMW | 733i | 5902 | 279 | 180 | 501 |
| Cadillac | Eldorado | 58252 | 278 | 207 | 576 |
| Mercedes | 300SD/380SE | 15468 | 434 | 140 | 609 |
| Mercedes | 500SEL | 1877 | 486 | 206 | 1003 |

## NOTES FOR TABLE 5, 6, and 7:

**Results are standardized by the distribution:**

| Deductible | Youthful Operator | No Youthful Operator |
|---|---|---|
| =$0 | 5% | 50% |
| >$0 | 5% | 40% |

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

## Vans, Pickups, and Utility Vehicles

This section presents theft results for 1984, 1985, and 1986 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1986 model year vans, pickups, and utility vehicles are based on a total exposure of over 500,000 insured vehicle years, those for 1985 models on nearly 1.5 million insured vehicle years, and those for 1984 models on 2.3 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,200 pounds or less and standard pickups with curb weight greater than 3,200 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate utility vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 8 summarizes theft losses for 1984-86 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for all passenger cars in each loss category for each model year. Thus, for example, the value 135 for the relative average loss payment per insured vehicle year for 1984 model year vans indicates a result that is 35 percent greater than the average of $20.00 for all 1984 passenger cars.

Table 8 shows that in all three model years the heaviest theft losses were sustained by standard pickups and large utility vehicles. It is clear as well that these losses have increased considerably for the more recent model years. For these two vehicle classes, the 1986 model year average loss payments per insured vehicle year are more than 80 percent higher than the 1984 model year results. The small pickups had the lowest claim frequencies and the lowest average loss payments per insured vehicle year in all three model years. Standard-sized pickups had the highest claim frequencies and large utility vehicles the highest average loss payments per claim in all three years.

Tables 9, 10, and 11 present detailed comprehensive theft coverage results for all 1986, 1985, and 1984 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle type and size group.

For 1984 and 1985 models, the Jeep CJ-7 had the highest theft claim frequencies and the Chevrolet K10 Blazer, an intermediate-sized utility vehicle, had the highest average payments per theft claim. For 1986 models, the Suzuki Samurai, a small jeep-like vehicle, replaced the CJ-7 as the vehicle with the highest theft claim frequency, but its average loss payment per claim was the lowest of all vans, pickups, and utility vehicles. In all three years, the Chevrolet 10 Series pickups had the highest average loss payments per insured vehicle year. The 1986 result was nearly six times the all-passenger-car result.

Table 8
Summary of Theft Losses
1984-86 Model Year Vans, Pickups, and Utility Vehicles

| | | 1984 Models | 1985 Models | 1986 Models |
|---|---|---|---|---|
| | All Passenger Cars | 100 | 100 | 100 |
| Relative Claim Frequency | Vans | 104 | 100 | 120 |
| | Small Pickups | 67 | 75 | 85 |
| | Standard Pickups | 115 | 133 | 172 |
| | Small Utility Vehicles | 99 | 118 | 136 |
| | Intermediate Utility Vehicles | 68 | 79 | 96 |
| | Large Utility Vehicles | 83 | 85 | 107 |
| Relative Average Loss Payment Per Claim | Vans | 130 | 117 | 109 |
| | Small Pickups | 77 | 84 | 76 |
| | Standard Pickups | 136 | 156 | 166 |
| | Small Utility Vehicles | 96 | 90 | 63 |
| | Intermediate Utility Vehicles | 147 | 160 | 165 |
| | Large Utility Vehicles | 184 | 250 | 262 |
| Relative Average Loss Payment Per Insured Vehicle Year | Vans | 135 | 118 | 131 |
| | Small Pickups | 52 | 63 | 64 |
| | Standard Pickups | 157 | 206 | 284 |
| | Small Utility Vehicles | 95 | 106 | 85 |
| | Intermediate Utility Vehicles | 100 | 126 | 159 |
| | Large Utility Vehicles | 152 | 212 | 280 |

TABLE 9
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | VANS | | | |
| **ALL VANS** | | **51866** | **120** | **109** | **131** |
| Ford | E-150 Econoline (1/2-3/4T) | 12149 | 150 | 92 | 138 |
| Chevrolet | Chevyvan (3/4T) | 8130 | 163 | 181 | 295 |
| | | PICKUPS | | | |
| **SMALL PICKUPS** | | **246602** | **85** | **76** | **64** |
| Dodge | Ram50/D50 | 13236 | 54 | 50 | 27 |
| Mazda | Cab Plus | 6853 | 73 | 40 | 29 |
| Mazda | Standard Bed | 23747 | 78 | 45 | 35 |
| Isuzu | Standard Bed | 8968 | 51 | 71 | 37 |
| Ford | Ranger | 33270 | 49 | 95 | 46 |
| Mazda | Long Bed | 9012 | 71 | 65 | 46 |
| Chevrolet | S10 | 19556 | 55 | 89 | 49 |
| Ford | Ranger Super Cab | 9671 | 64 | 81 | 52 |
| Mitsubishi | Standard Bed | 5064 | 79 | 70 | 55 |
| Jeep | Comanche | 6080 | 82 | 79 | 64 |
| Nissan | Standard Bed | 35371 | 109 | 74 | 81 |
| Toyota | Long Bed (1/2T) | 6678 | 123 | 76 | 93 |
| Nissan | King Cab | 19873 | 104 | 95 | 99 |
| Toyota | Standard Bed | 26668 | 134 | 76 | 101 |
| Toyota | Xtra Cab | 7353 | 156 | 112 | 174 |
| **STANDARD PICKUPS** | | **123801** | **172** | **166** | **284** |
| Ford | F-150 (1/2-3/4T) | 38671 | 93 | 123 | 114 |
| Dodge | D150/W150 (1/2T) | 10095 | 107 | 122 | 131 |
| Ford | F-250 (3/4T) | 10541 | 70 | 220 | 154 |
| Ford | F-150 Super Cab | 6152 | 320 | 65 | 207 |
| GMC | 1500 Series (1/2T) | 7472 | 268 | 140 | 376 |
| Chevrolet | 20 Series (3/4T) | 5486 | 151 | 280 | 422 |
| Chevrolet | 10 Series (1/2T) | 31153 | 292 | 201 | 589 |

*(See notes on page 33.)*

TABLE 9 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | UTILITY VEHICLES | | | |
| **SMALL UTILITY VEHICLES** | | **28584** | **136** | **63** | **85** |
| Ford | Bronco II | 18807 | 57 | 101 | 58 |
| Suzuki | Samurai | 2786 | 380 | 20 | 77 |
| Jeep | CJ-7 | 5378 | 323 | 70 | 226 |
| **INTERMEDIATE UTILITY VEHICLES** | | **72231** | **96** | **165** | **159** |
| Isuzu | Trooper II | 8908 | 87 | 55 | 48 |
| Chevrolet | S10 Blazer | 18657 | 66 | 166 | 109 |
| Jeep | Cherokee | 20297 | 123 | 115 | 141 |
| Ford | Bronco | 8182 | 99 | 185 | 183 |
| **LARGE UTILITY VEHICLES** | | **9109** | **107** | **262** | **280** |
| Chevrolet | Suburban (1/2T) | 5347 | 107 | 301 | 321 |

*(See notes on page 33.)*

TABLE 10
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | VANS | | | |
| **ALL VANS** | | **182562** | **100** | **117** | **118** |
| Dodge | B250 (3/4T) | 5840 | 42 | 34 | 14 |
| Ford | E-150 Club Wagon (1/2-3/4T) | 6586 | 90 | 48 | 43 |
| Dodge | B150 (1/2T) | 5241 | 35 | 135 | 47 |
| Dodge | Mini Ram/Royal Van | 6897 | 60 | 99 | 59 |
| Toyota | Cargo Van | 10015 | 91 | 66 | 60 |
| Chevrolet | Astro Cargo Van | 16643 | 74 | 109 | 81 |
| Dodge | B150 Cargo Van | 5655 | 90 | 114 | 103 |
| Chevrolet | Sportvan (3/4T) | 7748 | 74 | 171 | 127 |
| Ford | E-150 Econoline (1/2-3/4T) | 44560 | 126 | 107 | 135 |
| Dodge | B250 Cargo Van | 16313 | 116 | 120 | 139 |
| Chevrolet | Chevyvan (3/4T) | 31255 | 119 | 158 | 188 |
| GMC | Vandura (3/4T) | 8110 | 122 | 168 | 204 |
| | | PICKUPS | | | |
| **SMALL PICKUPS** | | **503662** | **75** | **84** | **63** |
| Isuzu | Long Bed | 5992 | 33 | 41 | 13 |
| Dodge | Ram50/D50 | 26900 | 52 | 56 | 29 |
| Isuzu | Standard Bed | 8691 | 46 | 73 | 33 |
| GMC | S15 | 20285 | 43 | 90 | 38 |
| Ford | Ranger | 107646 | 46 | 90 | 42 |
| Chevrolet | S10 | 91720 | 47 | 107 | 51 |
| Mitsubishi | Standard Bed | 10464 | 82 | 63 | 52 |
| Nissan | Standard Bed | 52562 | 106 | 61 | 65 |
| Nissan | King Cab | 47878 | 92 | 74 | 68 |
| Nissan | Long Bed | 6980 | 79 | 103 | 82 |
| Toyota | Long Bed (1/2T) | 27446 | 105 | 88 | 92 |
| Toyota | Standard Bed | 53064 | 115 | 91 | 105 |
| Toyota | Xtra Cab | 41514 | 126 | 84 | 106 |

*(See notes on page 33.)*

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | PICKUPS (CONT'D) | | | | |
| **STANDARD PICKUPS** | | **418945** | **133** | **156** | **206** |
| Dodge | D250/W250 (3/4T) | 6044 | 62 | 60 | 37 |
| Dodge | D150/W150 (1/2T) | 48160 | 75 | 87 | 66 |
| Ford | F-150 (1/2-3/4T) | 124808 | 84 | 107 | 90 |
| Ford | F-250 (3/4T) | 32755 | 59 | 153 | 90 |
| Ford | F-250 Super Cab | 11607 | 100 | 122 | 122 |
| Ford | F-150 Super Cab | 14177 | 202 | 71 | 144 |
| Chevrolet | El Camino | 8496 | 86 | 211 | 182 |
| Toyota | 4Runner | 6078 | 157 | 137 | 216 |
| GMC | 2500 Series (3/4T) | 6385 | 119 | 204 | 242 |
| Chevrolet | 20 Series (3/4T) | 21197 | 136 | 215 | 293 |
| GMC | 1500 Series (1/2T) | 28821 | 212 | 163 | 347 |
| Chevrolet | 10 Series (1/2T) | 108171 | 212 | 191 | 406 |
| | UTILITY VEHICLES | | | | |
| **SMALL UTILITY VEHICLES** | | **74066** | **118** | **90** | **106** |
| Ford | Bronco II 4X4 | 52098 | 58 | 113 | 65 |
| Jeep | CJ-7 | 20121 | 282 | 77 | 217 |
| **INTERMEDIATE UTILITY VEHICLES** | | **264312** | **79** | **160** | **126** |
| Isuzu | Trooper II | 6795 | 82 | 39 | 32 |
| Jeep | Grand Wagoneer | 5468 | 58 | 78 | 45 |
| Dodge | AD150/AW150 (1/2T) | 17598 | 84 | 109 | 92 |
| GMC | S15 Jimmy | 22567 | 58 | 170 | 99 |
| Jeep | Cherokee | 50803 | 108 | 93 | 100 |
| Chevrolet | S10 Blazer | 104297 | 59 | 169 | 101 |
| Jeep | Wagoneer | 7240 | 86 | 152 | 131 |
| Ford | Bronco | 23236 | 78 | 176 | 137 |
| Chevrolet | K10 Blazer (1/2T) | 16398 | 118 | 329 | 388 |

*(See notes on page 33.)*

TABLE 10 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | UTILITY VEHICLES (CONT'D) | | | |
| **LARGE UTILITY VEHICLES** | | **29451** | **85** | **250** | **212** |
| Chevrolet | Suburban (3/4T) | 5402 | 33 | 318 | 105 |
| GMC | Suburban (1/2T) | 5208 | 75 | 237 | 178 |
| Chevrolet | Suburban (1/2T) | 16961 | 109 | 236 | 257 |

*(See notes on page 33.)*

TABLE 11
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | VANS | | | |
| **ALL VANS** | | **297198** | **104** | **130** | **135** |
| Dodge | B150 (1/2T) | 11955 | 49 | 59 | 29 |
| Dodge | B250 (3/4T) | 10410 | 57 | 59 | 33 |
| Ford | E-150 Club Wagon (1/2-3/4T) | 12063 | 104 | 37 | 39 |
| Dodge | Mini Ram/Royal Van | 7364 | 68 | 71 | 48 |
| Dodge | B150 Cargo Van | 13557 | 89 | 114 | 101 |
| Chevrolet | Chevyvan (1/2T) | 11880 | 90 | 118 | 106 |
| Ford | E-150 Econoline (1/2-3/4T) | 74667 | 116 | 121 | 140 |
| Chevrolet | Sportvan (3/4T) | 19113 | 80 | 193 | 154 |
| Dodge | B250 Cargo Van | 31407 | 122 | 131 | 160 |
| GMC | Vandura (3/4T) | 20068 | 115 | 164 | 189 |
| Chevrolet | Chevyvan (3/4T) | 64793 | 118 | 169 | 200 |
| | | PICKUPS | | | |
| **SMALL PICKUPS** | | **846935** | **67** | **77** | **52** |
| Isuzu | Standard Bed | 13280 | 37 | 66 | 25 |
| Dodge | Ram50/D50 | 34202 | 47 | 68 | 32 |
| Mazda | Long Bed | 29201 | 62 | 51 | 32 |
| Dodge | Rampage | 8542 | 33 | 98 | 33 |
| Isuzu | Long Bed | 14825 | 49 | 73 | 36 |
| Mazda | Standard Bed | 91168 | 77 | 47 | 36 |
| Ford | Ranger | 161057 | 42 | 88 | 37 |
| Nissan | Long Bed | 15387 | 70 | 60 | 42 |
| GMC | S15 | 28490 | 43 | 99 | 43 |
| Chevrolet | S10 | 133840 | 47 | 96 | 45 |
| Nissan | Standard Bed | 72382 | 77 | 62 | 48 |
| Nissan | King Cab | 67994 | 86 | 69 | 60 |
| Toyota | Long Bed (1/2T) | 55780 | 95 | 82 | 78 |
| Toyota | Standard Bed | 53677 | 107 | 81 | 87 |
| Mitsubishi | Standard Bed | 6766 | 91 | 104 | 95 |
| Toyota | Xtra Cab | 49691 | 110 | 100 | 110 |

*(See notes on page 33.)*

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | PICKUPS (CONT'D) | | | |
| **STANDARD PICKUPS** | | **643071** | **115** | **136** | **157** |
| Dodge | D150/W150 (1/2T) | 64955 | 70 | 66 | 46 |
| Ford | F-250 Super Cab | 13394 | 70 | 82 | 58 |
| Dodge | D250/W250 (3/4T) | 9865 | 64 | 101 | 65 |
| Chevrolet | El Camino | 16331 | 55 | 120 | 67 |
| Ford | F-150 (1/2-3/4T) | 205766 | 80 | 90 | 72 |
| Ford | F-250 (3/4T) | 48802 | 63 | 136 | 86 |
| Ford | F-150 Super Cab | 18922 | 193 | 53 | 102 |
| GMC | 2500 Series (3/4T) | 10379 | 116 | 188 | 218 |
| Chevrolet | 20 Series (3/4T) | 33871 | 106 | 227 | 241 |
| GMC | 1500 Series (1/2T) | 45979 | 177 | 149 | 265 |
| Chevrolet | 10 Series (1/2T) | 167573 | 176 | 169 | 298 |
| | | UTILITY VEHICLES | | | |
| **SMALL UTILITY VEHICLES** | | **171357** | **99** | **96** | **95** |
| Ford | Bronco II 4X4 | 135378 | 57 | 114 | 65 |
| Jeep | CJ-7 | 33401 | 256 | 84 | 215 |
| **INTERMEDIATE UTILITY VEHICLES** | | **331858** | **68** | **147** | **100** |
| Dodge | AD150/AW150 (1/2T) | 22002 | 69 | 76 | 52 |
| Chevrolet | S10 Blazer | 123678 | 57 | 130 | 74 |
| Ford | Bronco | 35940 | 69 | 125 | 86 |
| Jeep | Cherokee 4X4 | 49431 | 77 | 114 | 88 |
| GMC | S15 Jimmy | 26985 | 62 | 156 | 97 |
| Jeep | Wagoneer | 15899 | 61 | 177 | 108 |
| Jeep | Grand Wagoneer | 12881 | 70 | 175 | 122 |
| GMC | Jimmy (1/2T) | 5734 | 91 | 220 | 200 |
| Chevrolet | K10 Blazer (1/2T) | 28537 | 105 | 250 | 263 |

*(See notes on page 33.)*

TABLE 11 (Cont'd)
INSURANCE LOSSES, THEFT COVERAGES
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

| MAKE | SERIES | TOTAL EXPOSURE (INSURED VEHICLE YEARS) | RELATIVE CLAIM FREQUENCY | RELATIVE AVERAGE LOSS PAYMENT PER CLAIM | RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR |
|---|---|---|---|---|---|
| | | UTILITY VEHICLES (CONT'D) | | | |
| **LARGE UTILITY VEHICLES** | | **40800** | **83** | **184** | **152** |
| Chevrolet | Suburban (3/4T) | 7713 | 62 | 189 | 117 |
| Chevrolet | Suburban (1/2T) | 23415 | 88 | 180 | 158 |
| GMC | Suburban (1/2T) | 7210 | 91 | 214 | 195 |

## NOTES FOR TABLE 9, 10, and 11:

**Results are standardized by the distribution:**

| Deductible | Youthful Operator | No Youthful Operator |
|---|---|---|
| =$0 | 5% | 50% |
| >$0 | 5% | 40% |

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

# APPENDIX A-1 1984-86 Vehicle Series Designations - Passenger Cars

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| **Acura** | Integra | 2Dr, 4Dr | | | S |
| | Legend* | 4Dr | | | M |
| **Alfa Romeo*** | GTV6 | 2Dr | S | S | S |
| | Spider Veloce | Conv | S | S | S |
| **American** | Eagle | 4Dr, SW | M | M | M |
| **Aston Martin*** | Lagonda | 4Dr | L | L | L |
| | Saloon | 2Dr | M | M | M |
| | Vantage | 2Dr | M | M | M |
| | Volante | Conv | M | M | M |
| **Audi** | 4000 | 2Dr[4], 4Dr | M | M | M |
| | 4000 Quattro* | 4Dr | S | S | S |
| | 5000* | 4Dr, SW | M | M | M |
| | 5000 Quattro* | 4Dr, SW | | | M |
| | GT Coupe | 2Dr | M | M | M |
| | Quattro* | 2Dr | S | S | |
| **Avanti*** | Avanti II | 2Dr | M | M | M |
| **Bentley*** | Corniche | Conv | L | L | L |
| | Mulsanne | 4Dr | L | L | L |
| | Mulsanne-L | 4Dr | L | L | L |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| **BMW*** | 318i | 2Dr, 4Dr[2] | M | M | |
| | 325e | 2Dr, 4Dr[3] | M | M | M |
| | 524TD | 4Dr | | M | M |
| | 528e | 4Dr | M | M | M |
| | 533i | 4Dr | M | | |
| | 535i | 4Dr | | M | M |
| | 633CSi | 2Dr | M | | |
| | 635CSi | 2Dr | | M | M |
| | 733i | 4Dr | L | | |
| | 735i | 4Dr | | L | L |
| | L7 | 4Dr | | | L |
| **Buick** | Century | 2Dr, 4Dr, SW | M | M | M |
| | Electra FWD | 2Dr, 4Dr | | L | L |
| | Electra RWD | 2Dr[4], 4Dr[4], SW | L | L | L |
| | LeSabre | 2Dr, 4Dr, SW[3] | L | L | L |
| | Regal | 2Dr, 4Dr[4] | M | M | M |
| | Riviera* | 2Dr, Conv[6] | L | L | M |
| | Skyhawk | 2Dr, 4Dr, SW | M | M | M |
| | Skylark | 2Dr[4], 4Dr | M | M | M |
| | Somerset | 2Dr | | M | M |
| **Cadillac** | Brougham* | 2Dr[6], 4Dr | L | L | L |
| | Cimarron | 4Dr | M | M | M |
| | DeVille FWD* | 2Dr, 4Dr | | L | L |
| | DeVille RWD* | 2Dr, 4Dr | L | | |
| | Eldorado* | 2Dr, Conv[6] | L | L | M |
| | Fleetwood (DeVille)* | 2Dr, 4Dr | | L | |
| | Fleetwood Limo FWD* | 4Dr | | L | L |
| | Fleetwood Limo RWD* | 4Dr | L | | |
| | Seville* | 4Dr | L | L | M |
| **Chevrolet** | Astro Van | PV | | L | L |
| | Camaro* | 2Dr | M | M | M |
| | Caprice | 2Dr, 4Dr, SW | L | L | L |
| | Cavalier | 2Dr, 4Dr, SW, Conv* | M | M | M |
| | Celebrity | 2Dr, 4Dr, SW | M | M | M |
| | Chevette | 2Dr, 4Dr | S | S | S |
| | Citation | 2Dr, 4Dr | M | M | |
| | Corvette* | 2Dr, Conv[1] | S | S | S |
| | Impala | 4Dr | L | L | |
| | Monte Carlo | 2Dr | M | M | M |
| | Nova | 4Dr | | S | S |
| | Spectrum | 2Dr, 4Dr | | S | S |
| | Sprint | 2Dr, 4Dr[1] | | S | S |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| Chrysler | E Class | 4Dr | M | | |
| | Executive Sedan* | 4Dr | L | | |
| | Laser | 2Dr | S | S | S |
| | LeBaron | 2Dr, 4Dr, SW,Conv* | M | M | M |
| | LeBaron GTS | 4Dr | | M | M |
| | Limousine* | 4Dr | | L | L |
| | New Yorker | 4Dr | M | M | M |
| | New Yorker 5th Ave. | 4Dr | L | L | L |
| | Newport | 4Dr | L | L | L |
| Dodge | 600 | 2Dr, 4Dr, Conv* | M | M | M |
| | Aries | 2Dr, 4Dr, SW | M | M | M |
| | Caravan | PV | L | L | L |
| | Charger | 2Dr | S | S | S |
| | Daytona | 2Dr | S | S | S |
| | Diplomat | 4Dr | L | L | L |
| | Lancer | 4Dr | | M | M |
| | Omni | 4Dr | S | S | S |
| | Shelby | 2Dr | S | S | S |
| Dodge/ Mitsubishi | Colt | 2Dr, 4Dr | S | S | S |
| | Colt Vista | SW | M | M | M |
| | Colt Vista-4WD | SW | | M | M |
| | Conquest | 2Dr | S | S | S |
| Ferrari* | 308 Quattro | 2Dr, Conv[2] | S | S | |
| | 328 GTB/GTS | 2Dr, Conv | | | S |
| | Mondial Quattro | 2Dr, Conv | M | M | M |
| | Testarossa | 4Dr | | | M |
| Fiat* | Spider 2000 | Conv | S | S | |
| | X 1/9 | 2Dr | S | S | S |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| Ford | Aerostar | PV | | | L |
| | Crown Victoria | 2Dr, 4Dr, SW | L | L | L |
| | Escort | 2Dr, 4Dr, SW | S | S** | S |
| | EXP* | 2Dr | S | S | S |
| | LTD | 4Dr, SW | M | M | M |
| | Mustang* | 2Dr, Conv | M | M | M |
| | Taurus | 4Dr, SW | | | M |
| | Tempo | 2Dr, 4Dr | M | M | M |
| | Thunderbird | 2Dr | M | M | M |
| GMC | Safari Van | PV | | L | L |
| Honda | Accord | 2Dr, 4Dr | S | S | M |
| | Civic | 2Dr, 4Dr, SW | S | S | S |
| | Civic CRX* | 2Dr | S | S | S |
| | Civic-4WD | SW | | S | S |
| | Prelude | 2Dr | S | S | S |
| Hyundai | Excel | 2Dr, 4Dr | | | S |
| Isuzu | I-Mark | 2Dr, 4Dr | S | S | S |
| | Impulse | 2Dr | S | S | S |
| Jaguar* | XJ6 | 4Dr | L | L | L |
| | XJ-S | 2Dr | M | M | M |
| | XJ-SC | Conv | | | M |
| Lincoln* | Continental | 4Dr | M | M | M |
| | Mark VII | 2Dr | M | M | M |
| | Town Car | 4Dr | L | L | L |
| Lotus* | Esprit Turbo | 2Dr | S | S | S |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| **Maserati*** | 425 | 4Dr | | | M |
| | Biturbo | 2Dr | S | S | S |
| | Quattroporte | 4Dr | L | L | L |
| | Spyder | Conv | | | S |
| **Mazda** | 323 | 2Dr, 4Dr | | | S |
| | 626 | 2Dr, 4Dr | S | S | S |
| | GLC | 2Dr[6], 4Dr[6], SW | S | S | S |
| | RX-7* | 2Dr | S | S | S |
| **Mercedes-Benz*** | 190D, E | 4Dr | M | M | M |
| | 300CD | 2Dr | M | M | |
| | 300D | 4Dr | L | L | |
| | 300E | 4Dr | | | L |
| | 300SD | 4Dr | L | L | |
| | 300SDL | 4Dr | | | L |
| | 300TD | SW | L | L | |
| | 380SE | 4Dr | L | L | |
| | 380SL | Conv | S | S | |
| | 420SEL | 4Dr | | | L |
| | 500SEC | 2Dr | L | L | |
| | 500SEL | 4Dr | L | L | |
| | 560SEC | 2Dr | | | L |
| | 560SEL | 4Dr | | | L |
| | 560SL | Conv | | | S |
| **Mercury** | Capri* | 2Dr | M | M | M |
| | Cougar | 2Dr | M | M | M |
| | Grand Marquis | 2Dr, 4Dr, SW | L | L | L |
| | Lynx | 2Dr, 4Dr, SW | S | S** | S |
| | Marquis | 4Dr, SW | M | M | M |
| | Sable | 4Dr, SW | | | M |
| | Topaz | 2Dr, 4Dr | M | M | M |
| **Merkur*** | XR4Ti | 2Dr | | M | M |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| **Mitsubishi** | Cordia | 2Dr | S | S | S |
| | Galant | 4Dr | | M | M |
| | Mirage | 2Dr | | S | S |
| | Starion | 2Dr | S | S | S |
| | Tredia | 4Dr | S | S | S |
| **Nissan** | 200SX | 2Dr | S | S | S |
| | 300ZX* | 2Dr | S | S | S |
| | 300ZX 2+2* | 2Dr | S | S | S |
| | Maxima | 4Dr, SW | M | M | M |
| | Pulsar | 2Dr, 4Dr[4] | S | S | S |
| | Sentra | 2Dr, 4Dr, SW | S | S | S |
| | Stanza | 2Dr[4], 4Dr, SW[1] | S | S | S |
| | Stanza-4WD | SW | | | S |
| **Oldsmobile** | Calais | 2Dr, 4Dr[1] | | M | M |
| | Custom Cruiser | SW | L | L | L |
| | Cutlass | 2Dr, 4Dr | M | M | M |
| | Cutlass Ciera | 2Dr, 4Dr, SW | M | M | M |
| | Delta 88 | 2Dr, 4Dr | L | L | L |
| | Firenza | 2Dr, 4Dr, SW | M | M | M |
| | Ninety-Eight FWD | 2Dr, 4Dr | | L | L |
| | Ninety-Eight RWD | 2Dr, 4Dr | L | | |
| | Omega | 2Dr, 4Dr | M | | |
| | Toronado* | 2Dr | L | L | M |
| **Peugeot** | 505 | 4Dr | M | M | M |
| | 505 | SW | L | L | L |
| | 604* | 4Dr | L | | |
| **Plymouth** | Caravelle | 4Dr | | M | M |
| | Gran Fury | 4Dr | L | L | L |
| | Horizon | 4Dr | S | S | S |
| | Reliant | 2Dr, 4Dr, SW | M | M | M |
| | Turismo | 2Dr | S | S | S |
| | Voyager | PV | L | L | L |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| Plymouth/ Mitsubishi | Colt | 2Dr, 4Dr | S | S | S |
| | Colt Vista | SW | M | M | M |
| | Colt Vista-4WD | SW | | M | M |
| | Conquest | 2Dr | S | S | S |
| Pontiac | 1000 | 2Dr, 4Dr | S | S | S |
| | 6000 | 2Dr, 4Dr, SW | M | M | M |
| | Bonneville | 4Dr | M | M | M |
| | Fiero* | 2Dr | S | S | S |
| | Firebird* | 2Dr | M | M | M |
| | Firefly | 2Dr | | S | S |
| | Grand Am | 2Dr, 4Dr[1] | | M | M |
| | Grand Prix | 2Dr | M | M | M |
| | Parisienne | 4Dr, SW | L | L | L |
| | Phoenix | 2Dr, 4Dr | M | | |
| | Sunbird | 2Dr, 4Dr, SW, Conv* | M | M | M |
| Porsche* | 911 | 2Dr, Conv | S | S | S |
| | 928 Coupe | 2Dr | S | S | S |
| | 944 Coupe | 2Dr | S | S | S |
| Renault | Alliance | 2Dr, 4Dr, Conv[3],* | S | S | S |
| | Encore | 2Dr, 4Dr | S | S | S |
| | Fuego | 2Dr | S | S | |
| | Sportwagon | SW | S | S | S |
| Rolls Royce* | Camargue | 2Dr | L | L | L |
| | Corniche | Conv | L | L | L |
| | Silver Spirit | 4Dr | L | L | L |
| | Silver Spur | 4Dr | L | L | L |
| Saab | 900 | 2Dr, 4Dr | S | S | S |
| | 9000* | 4Dr | | | M |

*(See notes on page 42.)*

## Passenger Cars (Cont'd)

| Make | Series Name | Body Style | Vehicle Size Class 1984 | 1985 | 1986 |
|---|---|---|---|---|---|
| Subaru | DL/GL | 2Dr[1], 4Dr, SW | S | S | S |
| | DL/GL-4WD | 2Dr[1], 4Dr, SW | S | S | S |
| | Hardtop/XT Coupe | 2Dr | S | S | S |
| | Hardtop/XT Coupe-4WD | 2Dr | S | S | S |
| | Hatchback | 2Dr | S | S | S |
| | Hatchback-4WD | 2Dr | S | S | S |
| | XT Coupe DL* | 2Dr | | S | S |
| Toyota | Camry | 4Dr | M | M | M |
| | Celica | 2Dr, Conv[2],* | S | S | S |
| | Celica Supra* | 2Dr | M | M | M |
| | Corolla | 2Dr, 4Dr | S | S | S |
| | Cressida | 4Dr, SW | M | M | M |
| | MR2* | 2Dr | | S | S |
| | Starlet | 2Dr | S | | |
| | Supra* | 2Dr | | | M |
| | Tercel | 2Dr, 4Dr, SW | S | S | S |
| | Tercel-4WD | SW | S | S | S |
| | Van | PV | S | S | S |
| TVR* | 280I | 2Dr, Conv | S | S | S |
| Volkswagen | Cabriolet* | Conv | | S | S |
| | Golf | 2Dr, 4Dr | | S | S |
| | GTI | 2Dr | | S | S |
| | Jetta | 2Dr, 4Dr | S | S | S |
| | Quantum | 4Dr, SW | M | M | M |
| | Quantum-4WD | SW | | M | M |
| | Rabbit | 2Dr, 4Dr, Conv* | S | | |
| | Scirocco | 2Dr | S | S | S |
| | Vanagon | PV | S | S | S |
| Volvo | 240 | 2Dr[4], 4Dr, SW | M | M | M |
| | 740/760* | 4Dr, SW[3] | M | M | M |
| Yugo | Yugo | 2Dr | | | S |

*(See notes on page 42.)*

## Appendix A-1 - Notes

**Size Class:**

**S (Small)** — wheelbase (after rounding to nearest inch) less than 100.
**M (Midsize)** — wheelbase (after rounding to nearest inch) in the range 100-109.
**L (Large)** — wheelbase (after rounding to nearest inch) greater than 109.

**Body Style Abbreviations:**

**2Dr** — Two-door
**4Dr** — Four-door
**Conv** — Convertible
**PV** — Passenger Van
**SP** — Sports and Specialty
**SW** — Station Wagon

**Notes:**

1 1986 models only
2 1985 models only
3 1985 and 1986 models only
4 1984 models only
5 1984 and 1986 models only
6 1984 and 1985 models only

* These cars are classified as sports or specialty models.
** Due to mid-year design changes, only comprehensive data for the redesigned models were used.

# APPENDIX A-2 1984-86 Vehicle Series Designations - Vans, Pickups, and Utility Vehicles

| Make | Series Name | Vehicle Type | Size Class | Model Years |
|---|---|---|---|---|
| Chevrolet | Astro Cargo Van | Van | | 85-86 |
| | Chevyvan (1/2 T) | Van | | 84-86 |
| | Chevyvan (3/4 T) | Van | | 84-86 |
| | Sportvan (1/2 T) | Van | | 84-86 |
| | Sportvan (3/4 T) | Van | | 84-86 |
| | S10 | Pickup | Small | 84-86 |
| | 10 Series (1/2 T) | Pickup | Standard | 84-86 |
| | 20 Series (3/4 T) | Pickup | Standard | 84-86 |
| | 20 Series Crew Cab (3/4 T) | Pickup | Standard | 84-86 |
| | El Camino | Pickup | Standard | 84-86 |
| | K10 Blazer (1/2 T) | Util. Veh. | Intermediate | 84-86 |
| | S10 Blazer | Util. Veh. | Intermediate | 84-86 |
| | Suburban (1/2 T) | Util. Veh. | Large | 84-86 |
| | Suburban (3/4 T) | Util. Veh. | Large | 84-86 |
| Dodge | B150 (1/2 T) | Van | | 84-86 |
| | B150 Cargo Van | Van | | 84-86 |
| | B250 (3/4 T) | Van | | 84-86 |
| | B250 Cargo Van | Van | | 84-86 |
| | Mini-Ram/Royal | Van | | 84-86 |
| | Ram 50/D50 | Pickup | Small | 84-86 |
| | Rampage | Pickup | Small | 84 |
| | D150/W150 (1/2 T) | Pickup | Standard | 84-86 |
| | D250/W250 (3/4 T) | Pickup | Standard | 84-86 |
| | AD150/AW150 (1/2 T) | Util. Veh. | Intermediate | 84-86 |
| Ford | Aerostar Cargo Van | Van | | 86 |
| | E-150 Club Wagon (1/2-3/4 T) | Van | | 84-86 |
| | E-150 Econoline (1/2-3/4 T) | Van | | 84-86 |
| | E-250 Club Wagon (3/4 T) | Van | | 84-86 |
| | E-250 Econoline (3/4 T) | Van | | 84-86 |
| | Ranger | Pickup | Small | 84-86 |
| | Ranger Super Cab | Pickup | Small | 86 |

## Vans, Pickups, and Utility Vehicles (Cont'd)

| Make | Series Name | Vehicle Type | Size Class | Model Years |
|---|---|---|---|---|
| **Ford** (continued) | | | | |
| | F-150 (1/2-3/4 T) | Pickup | Standard | 84-86 |
| | F-150 Super Cab | Pickup | Standard | 84-86 |
| | F-250 (3/4 T) | Pickup | Standard | 84-86 |
| | F-250 Super Cab | Pickup | Standard | 84-86 |
| | Bronco II | Util. Veh. | Small | 84-86 |
| | Bronco | Util. Veh. | Intermediate | 84-86 |
| **GMC** | Rally Wagon (1/2 T) | Van | | 84-86 |
| | Rally Wagon (3/4 T) | Van | | 84-86 |
| | Safari Cargo Van | Van | | 85-86 |
| | Vandura (1/2 T) | Van | | 84-86 |
| | Vandura (3/4 T) | Van | | 84-86 |
| | S15 | Pickup | Small | 84-86 |
| | 1500 Series (1/2 T) | Pickup | Standard | 84-86 |
| | 2500 Series (3/4 T) | Pickup | Standard | 84-86 |
| | 2500 Series Crew Cab (3/4 T) | Pickup | Standard | 84-86 |
| | Cabellero | Pickup | Standard | 84-86 |
| | Jimmy (1/2 T) | Util. Veh. | Intermediate | 84-86 |
| | S15 Jimmy | Util. Veh. | Intermediate | 84-86 |
| | Suburban (1/2 T) | Util. Veh. | Large | 84-86 |
| | Suburban (3/4 T) | Util. Veh. | Large | 84-86 |
| **Isuzu** | Long Bed | Pickup | Small | 84-86 |
| | Long Cab (1/2 T) | Pickup | Small | 86 |
| | Standard Bed | Pickup | Small | 84-86 |
| | Trooper II | Util. Veh. | Intermediate | 84-86 |
| **Jeep** | Comanche | Pickup | Small | 86 |
| | Scrambler | Pickup | Small | 84-85 |
| | J10 Short Bed | Pickup | Standard | 84 |
| | J10 Long Bed | Pickup | Standard | 84-86 |
| | J20 Long Bed | Pickup | Standard | 84-86 |
| | CJ-7 | Util. Veh. | Small | 84-86 |
| | Cherokee | Util. Veh. | Intermediate | 84-86 |
| | Grand Wagoneer | Util. Veh. | Intermediate | 84-86 |
| | Wagoneer | Util. Veh. | Intermediate | 84-86 |

## Vans, Pickups, and Utility Vehicles (Cont'd)

| Make | Series Name | Vehicle Type | Size Class | Model Years |
|---|---|---|---|---|
| Mazda | Cab Plus | Pickup | Small | 86 |
| | Long Bed | Pickup | Small | 84, 86 |
| | Standard Bed | Pickup | Small | 84, 86 |
| Mitsubishi | Standard Bed | Pickup | Small | 84-86 |
| | Montero | Util. Veh. | Small | 84-86 |
| Nissan | King Cab | Pickup | Small | 84-86 |
| | Long Bed | Pickup | Small | 84-86 |
| | Standard Bed | Pickup | Small | 84-86 |
| Subaru | Brat | Pickup | Small | 84-86 |
| Suzuki | Jimny | Util. Veh. | Small | 84-85 |
| | Jimny Van | Util. Veh. | Small | 84-85 |
| | Samurai | Util. Veh. | Small | 86 |
| | Samurai Van | Util. Veh. | Small | 86 |
| Toyota | Cargo Van | Van | | 84-86 |
| | Long Bed (1/2 T) | Pickup | Small | 84-86 |
| | Long Bed (3/4 T) | Pickup | Small | 84 |
| | Standard Bed | Pickup | Small | 84-86 |
| | Xtra Cab | Pickup | Small | 84-86 |
| | Xtra Cab Long Bed | Pickup | Small | 86 |
| | 4Runner | Pickup | Standard | 84-86 |
| | 4Runner Wagon | Util. Veh. | Intermediate | 86 |
| | Land Cruiser | Util. Veh. | Intermediate | 84-86 |
| Volkswagen | Vanagon Camper | Van | | 84-86 |

# Appendix B Definitions

**Average Loss Payment per Claim** — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

**Average Loss Payment per Insured Vehicle Year** — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicle year. *It should be noted that this definiton differs from the commonly used insurance term, pure premium, but yields similar results.*

**Claim Frequency** — The number of claims for a group of vehicles, divided by the exposure for that group.

**Deductible Amount** — That portion of the theft loss borne by the policyholder.

**Exposure** — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

**Loss Payment** — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

**Operator Age Group** — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful *(see Youthful Operator)*.

**Rated Driver** - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

**Theft Coverages** — The coverage under which people insure their own car against loss caused by partial or total theft.

**Vehicle Classifications** — There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** — There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   **Small** — Vehicles with wheelbases less than or equal to 99 inches.

   **Midsize** — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

   **Large** — Vehicles with wheelbases greater than 109 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof.

3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,200 pounds) and standard pickups (3,200 pounds or more).

4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

**Vehicle Identification Number (VIN)** — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

**Vehicle Series** — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

**Youthful Operator** - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

# HLDI Publications

Research reports published by the Highway Loss Data Institute are:

**R72-1** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

**R73-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

**R73-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

**R73-3** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.

**R73-4** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

**R74-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

**R74-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

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**R75-1** *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models,* July 1975.

**R75-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

**R76-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

**R76-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

**R77-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

**R77-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

**R78-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

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**R79-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models,* June 1979.

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**R80-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models,* June 1980.

**R80-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

**R81-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models,* July 1981.

**R81-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* December 1981.

**R82-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models,* July 1982.

**R82-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years,* December 1982.

**R83-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models,* June 1983.

**R83-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* January 1984.

**R84-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models,* June 1984.

**R84-2** *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* January 1985.

**R85-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models,* July 1985.

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**R86-1** *Insurance Collision Report, Initial Results for 1986 Automobiles,* August 1986.

**R86-2** *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1986 Models During Their First Year, 1985 Models During Their First Two Years, 1984 Models During Their First Three Years* December 1986.

**V78-1** *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years,* February 1979.

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**V79-2** *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles,* October 1980.

**V79-3** *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models,* May 1981.

**V80-1** *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years,* December 1980.

**V80-2** *Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models,* September 1981.

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**I75-2** *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models,* March 1977.

**I76-1** *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* November 1977.

**I76-2** *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models,* September 1978.

**I77-1** *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models,* September 1978.

**I78-1** *Automobile Insurance Losses Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models,* September 1979.

**I79-1** *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models,* October 1980.

**I80-1** *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim: 1978-1980 Models,* September 1981.

**I81-1** *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1979-1981 Models,* September 1982.

**I82-1** *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1980-1982 Models,* September 1983.

**I83-1** *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981-1983 Models,* September 1984.

**I84-1** *Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982-1984 Models,* August 1985.

**I85-1** *Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utitlity Vehicles; 1983-1985 Models,* August 1986.

**A-1** *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models,* May 1974.

**A-2** *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models,* September 1974.

**A-3** *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models,* July 1975.

**A-4** *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models,* December 1975.

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**A-6** *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

**A-7** *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models,* June 1976.

**A-8** *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

**A-9** *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

**A-10** *Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models,* June 1979.

**A-11** *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models,* June 1979.

**A-12** *Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models,* June 1980.

**A-13** *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

**A-14** *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models,* June 1981.

**A-15** *Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars,* June 1981.

**A-16** *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

**A-17** *Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models,* February 1982.

**A-18** *Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years,* June 1982.

**A-19** *Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models,* January 1983.

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**A-21** *Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models,* April 1984.

**A-22** *Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars,* July 1984.

**A-23** *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

**A-24** *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models,* October 1985.

**A-25** *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

**A-26** *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models,* May 1986.

**A-27** *A Preliminary Evaluation of New York and New Jersey Insurance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models,* May 1986.

**T79-1** *Automobile Insurance Theft Losses by Make and Series; 1979 Models,* June 1980.

**T80-1** *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models,* April 1981.

**T81-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years,* May 1982.

**T82-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years,* May 1983.

**T83-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years,* May 1984.

**T84-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years,* March 1985.

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**T86-1** *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1986 Models During Their First Year, 1985 Models During their First Two Years, 1984 Models During Their First Three Years,* May 1987.